10/076036
BUTTONS FOR PERSON TO PERSON PAYMENTS

Dear Examiner Maguire -

Here are the edited results of the search noted above.

You can jump to each section using the hotlinks below or by using Word's "find"
function {CTRL+F} to search for three asterisks{***}. Some results of possible
interest may be hotlinked below or may be found by doing a {CTRL+F} and
searching for two number signs/hash marks{##}.

If you have any questions, please don't hesitate to call, visit, or e-mail.

Regards,

Heidi Myers

Patent Searcher
US Patent and Trademark Office
Knox Building/EIC3600/Suite 4B68
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heidi.myers@uspto.gov

Inventor search – Patent Files

Inventor search – Non-Patent Literature

Subject search – Patent Files, Non Full-Text
       ## - Transaction processing system
       ## - Payment system using credit phone

       ## - paying via an intermediate entity

Subject search – Patent Files, Full-Text
       ## - Virtual payment account

Subject search – Non-Patent Literature, Non Full-Text

Subject search – Non-Patent Literature, Full-Text
    Results Set 1   Results Set 2

***Inventor Search – Patent Files

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File 344:Chinese Patents Abs Jan 1985-2006/Jan
        (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)
        (c) 2008 JPO & JAPIO
File 350:Derwent WPIX 1963-2008/UD=200845
        (c) 2008 The Thomson Corporation
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.
File 348:EUROPEAN PATENTS 1978-200829
        (c) 2008 EUROPEAN PATENT OFFICE
File 349:PCT FULLTEXT 1979-2008/UB=20080717|UT=20080710
        (c) 2008 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-200828
        (c) 2008 UNIVENTIO/THOMSON


Set     Items    Description
S1         33    AU=( MASCAVAGE J? OR MASCAVAGE, J? OR MASCAVAGE (2N)(J OR -
                 JOHN))
S2         10    AU=( DRAVENSTOTT R? OR DRAVENSTOTT, R? OR DRAVENSTOTT (2N)-
                 (R OR ROBERT))
S3        230    AU=( VEGA J? OR VEGA, J? OR VEGA (2N)(J OR JORIS))
S4          1    S1 AND S2 AND S3
S5        264    S1 OR S2 OR S3
S6          0    LIMITALL IS ON
S7         23    (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
                 N(2N)PERSON)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR
                  (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETT-
                 LING OR SETTLEMENT? ?)
S8         11    S7 AND IC=(G06F OR G06Q)
S9         11    S4 OR S8


 9/5/1     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0016817944  - Drawing available
WPI ACC NO: 2007-533008/200752
Related WPI Acc No: 2002-227456; 2002-722492; 2003-147787; 2003-441833;
  2003-585612
XRPX Acc No: N2007-409929
Payor e.g. customer, and payee e.g. merchant, fund transferring system for
online transaction, has storage medium including program with instructions
to receive information from payor to debit bank account associated with
payor
Patent Assignee: FIRST DATA CORP  (FIRS-N)
Inventor: ALLEN-ROUMAN T; DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M
Patent Family (1 patents,  1 countries)
Patent                    Application
Number      Kind  Date    Number      Kind  Date    Update
US 20070118472  A1  20070524  US 2001991364   A  20011115  200752  B
                          US 2007624183   A  20070117

Priority Applications (no., kind, date): US 2001991364  A  20011115; US
```

2007624183 A 20070117

Patent Details
Number   Kind Lan   Pg   Dwg Filing Notes
US 20070118472 A1   EN   30   15   Continuation of application US
   2001991364

                                Continuation of patent   US 7184980

  Alerting Abstract US A1
  NOVELTY - The system has a computer readable storage medium including a
computer-readable program for operating a host computer system. The program
includes instructions to receive information from a payor e.g. customer,
for debiting a bank account associated with the payor, where the
information has payer personal information. The medium including the
program transmits an authorization to request debits from the payor,
receives a request from a payee e.g. merchant, to debit the payor a portion
of the amount and initiates a debit from the bank account for the portion
of the amount.
  USE - Used for transferring a fund between a payor e.g. customer, and a
payee e.g. merchant, in an online transaction. Can also be applied to
electronic   funds   transfer e.g. consumer-to-business electronic-commerce
transaction, and business-to-business or consumer-to-consumer transaction.
  ADVANTAGE - The configuration of the system enables for securely
transferring   funds from the payor to the payee without either party
having access to the other`s financial information.
  DESCRIPTION OF DRAWINGS - The drawing shows a flow chart of a method for
authorizing and clearing a payment from a perspective of a merchant in a
payor and payee fund transferring system.

Title Terms/Index Terms/Additional Words: CUSTOMER; MERCHANT; FUND;
  TRANSFER; SYSTEM; TRANSACTION; STORAGE; MEDIUM; PROGRAM; INSTRUCTION;
  RECEIVE; INFORMATION; DEBIT; BANK; ACCOUNT; ASSOCIATE

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0040/00   A I F B 20060101
   G06Q-0040/00   C I   B 20060101
US Classification, Issued: 70539

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T05-L02

 9/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0015447333 - Drawing available
WPI ACC NO: 2005-797200/200581
XRPX Acc No: N2005-660413
Method for processing credit transaction, involves receiving response to
request identifying whether account issuer has authorized credit
transaction and whether guarantor has guaranteed payment of transaction
amount to merchant
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: HOGAN R; MASCAVAGE J J; WEICHERT M M; MASCAVAGE J; WEICHERT M

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Patent Family (4 patents,  109 countries)
Patent                            Application
Number        Kind   Date        Number         Kind   Date      Update
WO 2005109307  A2   20051117   WO 2005US13189   A    20050418   200581  B
US 20050279827 A1   20051222   US 2004566486    P    20040428   200603  E
                               US 2005105167    A    20050412
EP 1747522     A2   20070131   EP 2005737735    A    20050418   200712  E
                               WO 2005US13189   A    20050418
US 20080052235 A1   20080228   US 2004566486    P    20040428   200817  E
                               US 2005105167    A    20050412
                               US 2007924828    A    20071026
Priority Applications (no., kind, date): US 2004566486  P  20040428; US
   2005105167  A  20050412; US 2007924828  A  20071026

Patent Details
Number        Kind  Lan   Pg  Dwg  Filing Notes
WO 2005109307  A2   EN    25   5
National Designated States,Original:  AE AG AL AM AT AU AZ BA BB BG BR BW
   BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
   HU ID IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN
   MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM
   TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
Regional Designated States,Original:  AT BE BG BW CH CY CZ DE DK EA EE ES
   FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD
   SE SI SK SL SZ TR TZ UG ZM ZW
US 20050279827  A1   EN              Related to Provisional  US 2004566486
EP 1747522      A2   EN              PCT Application  WO 2005US13189
                                    Based on OPI patent    WO 2005109307
Regional Designated States,Original:  AL AT BA BE BG CH CY CZ DE DK EE ES
   FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU
US 20080052235  A1   EN              Related to Provisional  US 2004566486
                                    Continuation of application  US
   2005105167

  Alerting Abstract WO A2
  NOVELTY - An information defining credit account is received by merchant
system. A request for authorization of credit transaction is transmitted
over financial  network . A response to request identifying whether an
issuer of credit account has authorized the credit transaction and whether
a guarantor separate from the issuer has guaranteed  payment  of
transaction amount to merchant, is received.
  DESCRIPTION - An INDEPENDENT CLAIM is also included for network
arrangement for processing credit transactions between merchants and
customer.
  USE - For processing credit transaction.
  ADVANTAGE - Provides convenient guaranteed transactions to merchants.
  DESCRIPTION OF DRAWINGS - The figure shows the schematic outline of the
network arrangement.

Title Terms/Index Terms/Additional Words: METHOD; PROCESS; CREDIT;
  TRANSACTION; RECEIVE; RESPOND; REQUEST; IDENTIFY; ACCOUNT; ISSUE;
  AUTHORISE; GUARANTEE; PAY; AMOUNT; MERCHANT

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06K-0005/00  A  I     R  20060101
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  G06K-0005/00  A  I  F  B  20060101
   G06Q-0040/00  A  I  F  B  20060101
  G06K-0005/00  C  I     R  20060101
  G06K-0005/00  C  I  F  B  20060101
   G06Q-0040/00  C  I     B  20060101
ECLA: G06Q-020/00K1, G07F-007/08F4
US Classification, Current Main: 235-380000; Secondary: 705-039000
US Classification, Issued: 70539, 235380, 70544.0

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T05-L02


 9/5/3     (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0015400254  - Drawing available
WPI ACC NO: 2005-745578/200576
XRPX Acc No: N2005-614847
Goods transaction method using private label card, involves transmitting
information packet including transaction information/account
information/authorization information from  payment   network  to financial
institution
Patent Assignee: FIRST DATA CORP  (FIRS-N)
Inventor: BYRNE M T; MASCAVAGE J J; MOLLETT C J; VANFLEET S L; WING D
Patent Family (1 patents,  1 countries)
Patent                        Application
Number         Kind   Date    Number        Kind   Date     Update
US 20050234817  A1  20051020  US 2004825960   A   20040416  200576  B

Priority Applications (no., kind, date): US 2004825960  A  20040416

Patent Details
Number         Kind  Lan  Pg  Dwg  Filing Notes
US 20050234817  A1   EN   14    4

  Alerting Abstract US A1
  NOVELTY - Information packet including financial transaction cost/private
label card account identifier that determines financial account information
and debit access authorization information, is received at  payment
network . Another information packet including transaction
information/account information/authorization information is generated at
the  network  and transmitted to financial institution along with debit
transaction request.
  DESCRIPTION - An INDEPENDENT CLAIM is also included for  payment
network .
  USE - For performing goods transaction between merchant and consumer,
using private label card.
  ADVANTAGE - Facilitates debit-based transaction, as specific funds
identified in an account are designated at the time of transaction as being
allocated to the transaction.
  DESCRIPTION OF DRAWINGS - The figure shows an explanatory drawing of the
goods transaction system.

Title Terms/Index Terms/Additional Words: GOODS; TRANSACTION; METHOD;
  PRIVATE; LABEL; CARD; TRANSMIT; INFORMATION; PACKET; ACCOUNT; AUTHORISE;
```

PAY ; NETWORK ; FINANCIAL; INSTITUTION

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0020/00   A I   R 20060101
   G06Q-0020/00   C I   R 20060101
US Classification, Issued: 70540, 70544, 70542

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T05-H02C1; T05-L02

 9/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0014402498 - Drawing available
WPI ACC NO: 2004-592103/200457
Related WPI Acc No: 2006-009485
XRPX Acc No: N2004-468289
Funds transferring method, involves determining completion of transfer
information with identifier and credit amount, if it is incomplete transfer
amount related to credit amount is paused else transfer of amount is
completed
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: MASCAVAGE J J; WEICHERT M M
Patent Family (3 patents, 106 countries)

Patent				Application				
Number	Kind	Date		Number	Kind	Date	Update	
US 20040143552	A1	20040722		US 2003350153	A	20030122	200457	B
WO 2004065364	A2	20040805		WO 2004US1607	A	20040120	200457	E
US 7003493	B2	20060221		US 2003350153	A	20030122	200615	E

Priority Applications (no., kind, date): US 2003350153 A 20030122

Patent Details
Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040143552	A1	EN	38	15	
WO 2004065364	A2	EN			
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW
   BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
   HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW
   MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR
   TT TZ UA UG US UZ VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
   FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL
   SZ TR TZ UG ZM ZW

  Alerting Abstract US A1
  NOVELTY - The method involves receiving transfer information with
identifier and a credit amount to transfer credit from the payers (110) to
a payees (130).The identifier is generated by the payers and is unique to
the payers. The transfer information`s completion is determined and if it
is incomplete a transfer amount related to the credit amount is paused in
part else the transfer of the amount is completed.
  DESCRIPTION - An INDEPENDENT CLAIM is also included for a

6

computer-readable medium with instructions for performing a method for
transferring funds.
   USE - Used for transferring money for self purpose, counter party or for
various reasons.
   ADVANTAGE - The method involves files transfer from various payers in a
secure manner that authenticates the payer and prevents unauthorized
modifications.
   DESCRIPTION OF DRAWINGS - DESCRIPTION OF DRAWING - The drawing shows an
embodiment of an online transfer system.
   110 Payers
   130 Payee
   160 Money handlers
   170 Payment enabler
   180 User interfaces

Title Terms/Index Terms/Additional Words: FUND; TRANSFER; METHOD; DETERMINE
   ; COMPLETE; INFORMATION; IDENTIFY; CREDIT; AMOUNT; INCOMPLETE; RELATED

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0020/00   A I   R 20060101
   H04L-0009/00 A I L B 20060101
   G06Q-0020/00   C I   R 20060101
   H04L-0009/00 C I L B 20060101
US Classification, Issued: 70564, 70539, 70543, 70544, 38023, 38024, 38025,
   235379, 235382

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T05-L02

 9/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0014328331 - Drawing available
WPI ACC NO: 2004-516074/200449
XRPX Acc No: N2004-408820
Payment method in on - line transaction, involves displaying retrieved
list of information of several payment accounts, for selection by payor
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: MASCAVAGE J J; WEICHERT M M
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 20040117302   A1 20040617 US 2002321275   A 20021216 200449 B

Priority Applications (no., kind, date): US 2002321275 A 20021216

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20040117302   A1   EN   31 13

   Alerting Abstract US A1
   NOVELTY - A list of information on several payment accounts are retrieved
by point of sale terminal, and displayed for selection of payment account

by the payor. Predetermined payment account is suggested to the payor,
based on the other accounts determined to-be inadequate to pay the payee.
  DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

  1.payment system; and
  2.computer recording medium storing instructions for payment method.

  USE - For payment in on - line transaction in airport .
  ADVANTAGE - Allows the user to select payment with largest discount,
longest warranty extension , best insurance, best fraud protection, lowest
interest rate and/or longest grace period.
  DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the
money transfer system.

Title Terms/Index Terms/Additional Words: PAY; METHOD; LINE; TRANSACTION;
  DISPLAY; RETRIEVAL; LIST; INFORMATION; ACCOUNT; SELECT

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0030/00   A I   R 20060101
   G06Q-0030/00   C I   R 20060101
US Classification, Issued: 70540

File Segment: EPI;
DWPI Class: T01; T05; W06
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02; W06-B02X

 9/5/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013733213 - Drawing available
WPI ACC NO: 2003-831301/200377
Related WPI Acc No: 2003-731335; 2003-831302; 2004-070195; 2004-268943
XRPX Acc No: N2003-664276
Sales facilitation method using Internet , involves providing cash
payment to merchant by collecting cash from credit card and account of
customer
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: BAUMGART M D; HANSEN D L; KARAS P M; MASCAVAGE J J; WEICHERT M M;
  WILBER R G
Patent Family (7 patents, 104 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20030187791	A1	20031002	US 2002109559	A	20020327	200377	B
			US 2002262053	A	20020930		
			US 2002262530	A	20020930		
WO 2004031892	A2	20040415	WO 2003US29205	A	20030919	200426	E
WO 2004031903	A2	20040415	WO 2003US30771	A	20030919	200426	E
AU 2003279065	A1	20040423	AU 2003279065	A	20030929	200465	E
AU 2003299152	A1	20040423	AU 2003299152	A	20030929	200465	E
AU 2003279065	A8	20051103	AU 2003279065	A	20030929	200629	E
AU 2003299152	A8	20051103	AU 2003299152	A	20030919	200629	E

Priority Applications (no., kind, date): US 2002109559 A 20020327; US
  2002262053 A 20020930; US 2002262530 A 20020930

Patent Details
Number   Kind Lan   Pg   Dwg   Filing Notes
US 20030187791 A1   EN   8   2   C-I-P of application US 2002109559
                                       C-I-P of application US 2002262530
WO 2004031892   A2   EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH HR HU
   ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
   MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ
   UA UG UZ VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ
   TR TZ UG ZM ZW
WO 2004031903   A2   EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH HR HU
   ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
   MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ
   UA UG UZ VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ
   TR TZ UG ZM ZW
AU 2003279065   A1   EN   Based on OPI patent WO 2004031903
AU 2003299152   A1   EN   Based on OPI patent WO 2004031892
AU 2003279065   A8   EN   Based on OPI patent WO 2004031903
AU 2003299152   A8   EN   Based on OPI patent WO 2004031892

   Alerting Abstract US A1
   NOVELTY – An authorization request is transmitted to merchant bank by an
ordering system (12) after receiving the payment information related to
credit card of a customer. Goods are shipped by the merchant when the
customers account is authorized by a card issuing bank (34). Cash is
collected from the customer account associated with the credit card and
transmitted to the merchant by a money transfer system.
   DESCRIPTION – An INDEPENDENT CLAIM is also included for system to
facilitate sales of goods or services.
   USE – For facilitating sales of goods or services from merchant in remote
location computer network .
   ADVANTAGE – Facilitates cash payment to the merchant in exchange for
their goods, while allowing the customers to use a wide variety of payment
 forms.
   DESCRIPTION OF DRAWINGS – The figure shows the block diagram of the
payment facilitating system.
   12ordering system
   26customer service
   30merchant bank
   32card association
   44money transfer computer

Title Terms/Index Terms/Additional Words: SALE; FACILITATE; METHOD; CASH;
   PAY; MERCHANT; COLLECT; CREDIT; CARD; ACCOUNT; CUSTOMER

Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version

```
   G06Q-0020/00   A  I    R  20060101
   G06Q-0030/00   A  I    R  20060101
   G06Q-0020/00   C  I    R  20060101
   G06Q-0030/00   C  I    R  20060101
US Classification, Issued: 70540
```

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-N01A1

 9/5/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013659625 - Drawing available
WPI ACC NO: 2003-755837/200371
XRPX Acc No: N2003-605652
Money transfer method in online purchasing system, involves inserting
snippets with links into lists on vending site automatically and activating
link points between web browser and payment enabler during money
transfer
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: DRAVENSTOTT R E ; MASCAVAGE J J ; VEGA J
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
US 20030154164 A1 20030814 US 200276036   A 20020213 200371 B

Priority Applications (no., kind, date): US 200276036   A 20020213

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20030154164 A1 EN   16   7

  Alerting Abstract US A1
  NOVELTY - A seller login information relevant to a vending site is
received and lists at the vending site are determined automatically. The
snippets of a HTML code including a link are generated and inserted into
the lists automatically. The link points between web browser and payment
 enabler are activated to transfer   money from buyer to the seller.
  USE - For managing electronic money transfer between buyer and seller in
online purchasing through automatic teller machine (ATM), cellular phone,
personal digital assistant (PDA), kiosk and retail store terminals
connected to Internet .
  ADVANTAGE - Reduces workload by minimizing the amount of input
information through use of snippets. Facilitates online   money   transfer
 due to use of simplified approach and ensures high transaction safety.
  DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the
payment transfer method.

Title Terms/Index Terms/Additional Words: MONEY; TRANSFER; METHOD; PURCHASE
 ; SYSTEM; INSERT; LINK; LIST; VENDING; SITE; AUTOMATIC; ACTIVATE; POINT;
 WEB ; PAY

Class Codes
International Classification (+ Attributes)

```
IPC + Level Value Position Status Version
   G06Q-0020/00   A   I       R   20060101
   G06Q-0020/00   C   I       R   20060101
US Classification, Issued: 70539, 70540


File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-M06A1A; T01-N01A; T05-H08C; T05-L03C1;
  W01-C01D3C; W01-C05B3C


 9/5/8     (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013353868  - Drawing available
WPI ACC NO: 2003-441833/200341
Related WPI Acc No: 2002-227456; 2002-722492; 2003-147787; 2003-585612;
  2007-533008
XRPX Acc No: N2003-352681
Authorizing method for online purchase between a customer and a vendor site
presenting a transaction amount in a new web browser window so that
customer can authorize transaction amount through interaction with the new
web browser window
Patent Assignee: FIRST DATA CORP  (FIRS-N)
Inventor: ABELMAN H M; MASCAVAGE J J; THOMPSON M; WEICHERT M M
Patent Family (4 patents,  100 countries)
Patent                          Application
Number         Kind   Date      Number         Kind   Date      Update
WO 2003042893   A1   20030522   WO 2002US36898   A   20021115   200341  B
US 20030126036  A1   20030703   US 2000516209    A   20000229   200345  E
                                US 2001991379    A   20011115
                                US 2002298153    A   20021114
US 20030126075  A1   20030703   US 2001991497    A   20011115   200345  E
                                US 2002298152    A   20021114
AU 2002356965   A1   20030526   AU 2002356965    A   20021115   200464  E


Priority Applications (no., kind, date): US 2000516209  A  20000229; US
  2001991379  A  20011115; US 2001991497  A  20011115; WO 2002US33908   A
  20021022; US 2002298152  A  20021114; US 2002298153  A  20021114


Patent Details
Number         Kind   Lan   Pg   Dwg   Filing Notes
WO 2003042893   A1   EN    54    13
National Designated States,Original:  AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ OM PH PL PT RO RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ
   VC VN YU ZA ZM ZW
Regional Designated States,Original:  AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
   ZM ZW
US 20030126036  A1   EN                C-I-P of application  US 2000516209
                                       C-I-P of application  US 2001991379
US 20030126075  A1   EN                C-I-P of application  US 2001991497
AU 2002356965   A1   EN                Based on OPI patent   WO 2003042893
```

Alerting Abstract WO A1

NOVELTY - The method involves receiving transaction information from a vendor site. A new web browser window is automatically opened to the customer. Authenticating information is received from the customer. The customer's identity is authenticated. A transaction amount is presented in the new browser window. The customer can authorize the transaction amount through interaction with the new web browser window. Authorization is receive from the customer for transfer of at least the transaction amount. The transfer corresponds to an online purchase. The vendor site is notified of authorization and authentication.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. a computer-readable medium;
2. a computer system;
3. a method for transferring funds;
4. an online accessible system for transferring funds .

USE - For funds transfers for online transactions.

ADVANTAGE - More efficient and secure payments for online transactions.

DESCRIPTION OF DRAWINGS - The figure shows a process for authorizing a payment from a prospective customer.

Title Terms/Index Terms/Additional Words: AUTHORISE; METHOD; PURCHASE; CUSTOMER; VENDING; SITE; PRESENT; TRANSACTION; AMOUNT; NEW; WEB; WINDOW; SO; CAN; THROUGH; INTERACT

Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0020/00   A I   R 20060101
   G06Q-0020/00   C I   R 20060101
US Classification, Issued: 70550, 70526, 70542, 70539

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02

 9/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013067806 - Drawing available
WPI ACC NO: 2003-147787/200314
Related WPI Acc No: 2002-227456; 2002-722492; 2003-441833; 2003-585612;
  2007-533008
XRPX Acc No: N2003-116738
Funds transfer method in online e-commerce transaction, involves
transferring bank accounts of purchaser and vendor through intermediate
account using automated clearing house network
Patent Assignee: ALLEN-ROUMAN T (ALLE-I); FIRST DATA CORP (FIRS-N);
  MASCAVAGE J J (MASC-I); WEICHERT M M (WEIC-I)
Inventor: ALLEN-ROUMAN T; DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M
Patent Family (4 patents, 99 countries)
Patent   Application

```
Number        Kind   Date    Number        Kind   Date     Update
US 20020152160  A1   20021017  US 2000516209   A    20000229  200314  B
                               US 2001991497   A    20011115
WO 2003044622   A2   20030530  WO 2002US33908  A    20021022  200336  E
AU 2002337962   A1   20030610  AU 2002337962   A    20021022  200419  E
AU 2002337962   A8   20051013  AU 2002337962   A    20021022  200611  E
```

Priority Applications (no., kind, date): US 2000516209 A 20000229; US
  2001991497 A 20011115; US 2001991364 A 20011115; US 2001991379 A
  20011115

Patent Details
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Number        Kind  Lan  Pg  Dwg  Filing Notes
US 20020152160  A1   EN   30   15  C-I-P of application  US 2000516209
WO 2003044622   A2   EN
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC
  VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
  FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
  ZM ZW
```
AU 2002337962   A1   EN              Based on OPI patent   WO 2003044622
AU 2002337962   A8   EN              Based on OPI patent   WO 2003044622
```

  Alerting Abstract US A1
  NOVELTY - The bank account associated with a purchaser and vendor is
determined. The account associated with the purchaser is transferred into
an intermediate account which is not associated with the purchaser and the
vendor. The account transfer between the intermediate and vendor's account
is initiated by sending transfer information to automated clearing house
(ACH) network.
  DESCRIPTION - An INDEPENDENT CLAIM is included for computer readable
medium storing fund transfer program.
  USE - For fund transfer in online e-commerce transaction e.g.
consumer-to-business/business-to-business/consumer-to-consumer e-commerce
transactions.
  ADVANTAGE - The process securely accesses a purchaser's bank account by
using an ACH network, without providing sensitive account information of
purchaser to vendor and without the need for ownership of credit card.
  DESCRIPTION OF DRAWINGS - The figure shows a flow diagram of
consumer-to-business transaction.

Title Terms/Index Terms/Additional Words: FUND; TRANSFER; METHOD;
  TRANSACTION; BANK; ACCOUNT; PURCHASE; VENDING; THROUGH; INTERMEDIATE;
  AUTOMATIC; CLEAR; HOUSE; NETWORK

Class Codes
International Classification (Main): G06F-017/16
International Classification (+ Attributes)
```
IPC + Level Value Position Status Version
  G06Q-0020/00   A  I      R  20060101
  G06Q-0040/00   A  I      R  20060101
  G06Q-0020/00   C  I      R  20060101
  G06Q-0040/00   C  I      R  20060101
```
US Classification, Issued: 70539

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02; W01-A06B7

 9/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012863600 - Drawing available
WPI ACC NO: 2002-722492/200278
Related WPI Acc No: 2002-227456; 2003-147787; 2003-441833; 2003-585612;
  2007-533008
XRPX Acc No: N2002-569714
Online purchase authorization method involves receiving authorization from
customer of debit for transaction amount
Patent Assignee: DRAVENSTOTT R E (DRAV-I); MASCAVAGE J J (MASC-I);
  WEICHERT M M (WEIC-I)
Inventor: DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20020087467 A1   20020704 US 2000516209   A   20000229 200278 B
                              US 2001991379   A   20011115

Priority Applications (no., kind, date): US 2000516209 A 20000229; US
  2001991379 A 20011115

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20020087467 A1   EN   29   15 C-I-P of application US 2000516209

  Alerting Abstract US A1
  NOVELTY - The transaction information is received from a vendor site for
presenting a transaction amount to an online customer. An authorization is
received from the customer of debit for the transaction amount to cover the
online purchase. The vendor site is notified about the authorization.
  DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

  1.Computer-readable medium storing online purchase authorizing program;
    and
  2.System for checking-out online purchase by customer from merchant
    system.

  USE - For authorizing online purchase.
  ADVANTAGE - Allows a purchaser to transfer funds from an account to a
vendor without providing sensitive account information to the vendor, by
receiving authorization from customer of debit for transaction amount.
  DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining
online purchase authorization process.

Title Terms/Index Terms/Additional Words: PURCHASE; AUTHORISE; METHOD;
  RECEIVE; CUSTOMER; DEBIT; TRANSACTION; AMOUNT

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version

```
   G06Q-0020/00    A  I     R  20060101
   G06Q-0020/00    C  I     R  20060101
US Classification, Issued: 70539

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-S03; T05-L02


 9/5/11     (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.
01301841    **Image available**
METHODS AND SYSTEMS FOR PROVIDING GUARANTEED MERCHANT TRANSACTIONS
PROCEDES  ET  SYSTEMES  PERMETTANT  D'ASSURER DES TRANSACTIONS COMMERCIALES
    GARANTIES
Patent Applicant/Assignee:
  FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, 6
    80112-5939, US, US (Residence), US (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US, US
    (Residence), US (Nationality),
  WEICHERT Margaret Morgan, 2933 Heathmoor, Charlotte, NC 28211, US, US
    (Residence), US (Nationality),
  HOGAN Robert, 94 Clove Road, New Rochelle, NY 10801, US, US (Residence),
    US (Nationality),
Legal Representative:
  GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Two
    Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US
Patent and Priority Information (Country, Number, Date):
  Patent:            WO 2005109307 A2-A3 20051117 (WO 05109307)
  Application:       WO 2005US13189 20050418  (PCT/WO US2005013189)
  Priority Application: US 2004566486 20040428; US 2005105167 20050412
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT
  RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA
  ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06K-005/00
International Patent Class (v7): G06F-017/60

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office
  G06K-0005/00      A I F B 20060101           H US
  G06K-0015/00      A I L B 20060101           H US
   G06Q-0040/00      A I L B 20060101           H US
Publication Language: English
Filing Language: English
```

Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 6765

English Abstract
  A network arrangement is provided for processing credit transactions. A
  financial network is used to route communications securely between
  interfaces with the financial network. Merchant systems are coupled with
  the interfaces, with each merchant system transmitting requests for
  authorization of credit transactions through the financial network. An
  issuer system authorizes credit transactions in response to receipt of
  requests that specify at least a credit account to be used to support a
  particular credit transaction and a transaction amount for the particular
  credit transaction. A guarantor system separate from the issuer system
  determines whether to guarantee credit transactions in response to the
  requests and transmits responses indicating whether specific credit
  transactions are to be guaranteed through the financial network to the
  merchant systems.
French Abstract
  L'invention concerne un systeme de reseau pour le traitement de
  transactions de credit. Un reseau financier est utilise pour acheminer
  des communications de maniere securisee entre des interfaces avec le
  reseau financier. Des systemes commerciaux sont couples aux interfaces,
  chaque systeme commercial transmettant des demandes d'autorisation de
  transactions de credit par l'intermediaire du reseau financier. Un
  systeme emetteur autorise les transactions de credit en reponse a la
  reception de demandes specifiant au moins un compte de credit a utiliser
  pour permettre une transaction de credit particuliere ainsi qu'un montant
  de transaction pour la transaction de credit particuliere. Un systeme
  avaliseur separe du systeme emetteur determine si les transactions de
  credit doivent etre garanties en reponse aux demandes et transmet les
  reponses indiquant si des transactions de credit specifiques doivent etre
  garanties par l'intermediaire du reseau financier aux systemes
  commerciaux.

Legal Status (Type, Date, Text)
Publication   20051117 A2 Without international search report and to be
                          republished upon receipt of that report.
Search Rpt   20070301 Late publication of international search report
Republication 20070301 A3 With international search report.
Republication 20070301 A3 Before the expiration of the time limit for
                          amending the claims and to be republished in the
                          event of the receipt of amendments.

***Inventor search – Non-Patent Literature

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? show files;ds
File   2:INSPEC 1898-2008/Jun W4
       (c) 2008 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2008/Nov
       (c) 2008 ProQuest Info&Learning
File  65:Inside Conferences 1993-2008/Jul 22
       (c) 2008 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun
       (c) 2008 The HW Wilson Co.
File 144:Pascal 1973-2008/Jul W2
       (c) 2008 INIST/CNRS
File 474:New York Times Abs 1969-2008/Jul 20
       (c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Jul 22
       (c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
       (c) 2002 The Gale Group
File 256:TecInfoSource 82-2008/Nov
       (c) 2008 Info.Sources Inc
File 608:KR/T Bus.News. 1992-2008/Jul 22
       (c)2008 Knight Ridder/Tribune Bus News
File 139:EconLit 1969-2008/Jul
       (c) 2008 American Economic Association
File 267:Finance & Banking Newsletters 2008/Jul 21
       (c) 2008 Dialog
File 268:Banking Info Source 1981-2008/Jul W1
       (c) 2008 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
       (c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 04
       (c) 2008 Bond Buyer
File  15:ABI/Inform(R) 1971-2008/Jul 21
       (c) 2008 ProQuest Info&Learning
File  20:Dialog Global Reporter 1997-2008/Jul 21
       (c) 2008 Dialog
File 610:Business Wire 1999-2008/Jul 22
       (c) 2008 Business Wire.
File 613:PR Newswire 1999-2008/Jul 22
       (c) 2008 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2008/Jul 22
       (c) 2008 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2008/Jul 10
       (c) 2008 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
       (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
       (c) 1999 PR Newswire Association Inc
File   9:Business & Industry(R) Jul/1994-2008/Jul 16
       (c) 2008  The Gale Group
File  16:Gale Group PROMT(R) 1990-2008/Jul 14
       (c) 2008 The Gale Group
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File 148:Gale Group Trade & Industry DB 1976-2008/Jul 22
        (c)2008 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2008/Jul 14
        (c) 2008 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jul 02
        (c) 2008 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2008/Jul 14
        (c) 2008 The Gale Group


Set    Items    Description
S1         1    AU=( MASCAVAGE J? OR MASCAVAGE, J? OR MASCAVAGE (2N)(J OR -
            JOHN)) OR BY= MASCAVAGE (2N)(J OR JOHN)
S2         0    AU=( DRAVENSTOTT R? OR DRAVENSTOTT, R? OR DRAVENSTOTT (2N)-
            (R OR ROBERT)) OR BY= DRAVENSTOTT (2N)(R OR ROBERT)
S3      1091    AU=( VEGA J? OR VEGA, J? OR VEGA (2N)(J OR JORIS)) OR BY= -
            VEGA (2N)(J OR JORIS)
S4         0    S1 AND S3
S5      1092    S1 OR S3
S6         0    (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
            N(2N)PERSON)(20N)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ?
            OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SE-
            TTLING OR SETTLEMENT? ?)
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***Subject search – <u>Patent Files</u>, <u>Non Full-Text</u>

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File 344:Chinese Patents Abs Jan 1985-2006/Jan
        (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)
        (c) 2008 JPO & JAPIO
File 350:Derwent WPIX 1963-2008/UD=200845
        (c) 2008 The Thomson Corporation
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.
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Set	Items	Description
S1	23533	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-N(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYME-NT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	4680	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? -OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR W-EBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONL-INE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3	226	(S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-AYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETA-ILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LO-GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4	75588	(PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -(DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCES-S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-?)
S5	153739	(SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 -OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-SITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6	11791	(PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR -PER)
S7	3085	(PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? -OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8	1373	S7 AND S4
S9	5813	S4 AND S5
S10	118	S1 AND S8 AND S9
S11	0	S10 AND S3
S12	76	S10 AND IC=(G06F-017/60 OR G06F-017/60 OR G06Q-020/00 OR G-06Q-0020/00)
S13	21	S10 AND MC=(T01-M06A1A OR T01-N01A OR T05-H08C OR T05-L03C1 OR W01-C01D3C OR W01-C05B3C)
S14	245	S9 AND S2
S15	19	S14 AND S7
S16	38	S13 OR S15
S17	21	S16 NOT AD=20020213:20080723/PR

DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013534305 - Drawing available
WPI ACC NO: 2003-627803/200359
XRPX Acc No: N2003-499649
Architecture of simplified hardware requirements for bankcard payment
transactions in large group of clients has virtual POS terminal that
controls data handled by POS terminals for reading bankcards
Patent Assignee: ENIGMA SOFTWARE RT (ENIG-N); FUKO L (FUKO-I); HADIK B B
  (HADI-I); INOTAY B (INOT-I); KAPITANY A (KAPI-I); KARPATI P (KARP-I);
  KOKOVAI F (KOKO-I); LIPCSEI G (LIPC-I); PARRAGH G (PARR-I)
Inventor: FUEKOE L O; FUKO L; HADIK B; HADIK B B; HADIK BARK CZY B; HADIK
  BARKOCZY B; INOTAY B; K RP TI P; KAPIT NY A; KAPITANY A; KARPATI P;
  KOKOVAI F; LIPCSEI G; PARRAGH G
Patent Family (7 patents, 101 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2003067530	A2	20030814	WO 2003HU11	A	20030207	200359	B
HU 200200463	A1	20031128	HU 2002463	A	20020207	200405	E
AU 2003205917	A1	20030902	AU 2003205917	A	20030207	200425	E
EP 1525566	A2	20050427	EP 2003702800	A	20030207	200529	E
			WO 2003HU11	A	20030207		
US 20050222949	A1	20051006	WO 2003HU11	A	20030207	200566	E
			US 2005503803	A	20050330		
HU 224788	B1	20060228	HU 2002463	A	20020207	200617	E
AU 2003205917	A8	20051027	AU 2003205917	A	20030207	200624	E

Priority Applications (no., kind, date): HU 2002463 A 20020207

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2003067530	A2	EN	22	1	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ
  VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
  FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR
  TZ UG ZM ZW

AU 2003205917	A1	EN	Based on OPI patent	WO 2003067530
EP 1525566	A2	EN	PCT Application	WO 2003HU11
			Based on OPI patent	WO 2003067530

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
  FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

US 20050222949	A1	EN	PCT Application	WO 2003HU11
AU 2003205917	A8	EN	Based on OPI patent	WO 2003067530

  Alerting Abstract WO A2
  NOVELTY - A mobile payment center (4) comprises at least one virtual
POS terminal (5) as a transaction terminal unit for each service provider
(2). The virtual POS terminal (5) may control data handled by POS
terminals for reading bankcards, and/or to handle authorization message
answer through communication channel of the second type.
  DESCRIPTION - INDEPENDENT CLAIMS are included for:

1.a transaction terminal unit
2.an extended function SIM card
3.a method for performing transactions by making use of a claimed architecture

USE - In an architecture of simplified hardware requirements for bankcard payment transactions in a large group of clients. Mobile bank card may be e.g. a customary bank card identification information, a GSM mobile phone, and a valid SIM card for enabling access of the GSM services.
ADVANTAGE - Enables convenient and secure bankcard payment through an existing mobile phone network when an electronic bill is presented. Safe payment is enabled in situations where use of a bankcard is inconvenient or risky or is not possible at all, for example in case of paying the bills received from a utility company or paying the charge for mobile phone calls, buying at petrol stations , in restaurants, in other shops or through the Internet .
DESCRIPTION OF DRAWINGS - The drawing shows components and their configuration of the system of the present invention.
  2 service provider
  4 mobile payment center
  5 virtual POS terminal

Title Terms/Index Terms/Additional Words: ARCHITECTURE; SIMPLIFY; HARDWARE; REQUIRE; PAY; TRANSACTION; GROUP; CLIENT; VIRTUAL; POS; TERMINAL; CONTROL ; DATA; HANDLE; READ

Class Codes
International Classification (Main): G07F-007/10
 (Additional/Secondary): G07F-019/00
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I   R 20060101
  G07F-0007/08 A I   R 20060101
  G07F-0007/10 A I   R 20060101
  H04M-0015/00 A I   R 20060101
  H04M-0017/00 A I   R 20060101
  G06Q-0020/00 C I   R 20060101
  G07F-0007/08 C I   R 20060101
  G07F-0007/10 C I   R 20060101
  H04M-0015/00 C I   R 20060101
  H04M-0017/00 C I   R 20060101
US Classification, Issued: 70540, 70541

File Segment: EPI;
DWPI Class: T05; W01
Manual Codes (EPI/S-X): T05-L01B; W01-B05A1A; W01-C01D3D; W01-C05B3C

 17/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013352227 - Drawing available
WPI ACC NO: 2003-440100/200341
XRPX Acc No: N2003-351283
Settlement procedure selection support method for Internet- based shopping, involves displaying settlement procedure selection menu to user, when

remittance fee is smaller than credit card fee
Patent Assignee: FUJITSU LTD (FUIT)
Inventor: TANABE H
Patent Family (2 patents, 2 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030074332	A1	20030417	US 2002112862	A	20020402	200341	B
JP 2003123006	A	20030425	JP 2001316566	A	20011015	200341	E

Priority Applications (no., kind, date): JP 2001316566 A 20011015

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030074332	A1	EN	18	10	
JP 2003123006	A	JA	10		

  Alerting Abstract US A1
  NOVELTY - A credit card fee is calculated and a settlement procedure
selection menu is displayed to a user, when a remittance fee calculated
from shopping information, user's bank account information (3) and sales
agent account information (5), is smaller than the card handling fee. The
user's terminal is connected to a settlement system based on the received
 settlement procedure information.
  DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

  1.settlement procedure request method;
  2.settlement procedure selection support program; and
  3.storage medium for storing settlement procedure selection support
    program.

  USE - For supporting selection of settlement procedure using credit card
or Internet banking during online shopping using Internet.
  ADVANTAGE - Influences the user to select a settlement procedure
through bank remittance which is advantageous to both the sales
agent and the user , compared to the Internet shopping. When the
remittance fee is smaller than the credit card fee, the Internet banking
procedure is recommended in which the sales agent is to bear the
remittance fee so that the user is benefited.
  DESCRIPTION OF DRAWINGS - The figure shows a structural block diagram
explaining the steps involved in the settlement procedure selection support
method.
   3 user 's bank account information
  5 sales agent account information

Title Terms/Index Terms/Additional Words: SETTLE; PROCEDURE; SELECT;
  SUPPORT; METHOD; BASED; SHOPPING; DISPLAY; MENU; USER; FEE; SMALLER;
  CREDIT; CARD

Class Codes
International Classification (+ Attributes)

IPC	+ Level	Value	Position	Status	Version
G06Q-0020/00	A	I	L	R	20051220
G06Q-0030/00	A	I		R	20051220
G06Q-0040/00	A	I		R	20051220
G06Q-0050/00	A	I	F	R	20051220
G07F-0007/08	A	I		R	20051220
G06Q-0020/00	C	I	L	R	20051220
G06Q-0030/00	C	I		R	20051220

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  G06Q-0040/00  C  I     R  20051220
  G06Q-0050/00  C  I  F  R  20051220
  G07F-0007/08  C  I     R  20051220
US Classification, Issued: 705400, 70526
```

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-J05B4P; T01-N01A1; T01-N01A2A; T01-N02B1;
  T01-N03A; T01-S03; T05-H02C3; T05-L01D; T05-L01X; T05-L02

17/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013276732
WPI ACC NO: 2003-362834/200334
XRPX Acc No: N2003-289850
Secure home interactive financial transactor operating method for
e-commerce, involves allowing payments for Internet purchases to be paid
with use of SHIFT unit through consumer phone line directly to bank
mainframes
Patent Assignee: FEDEROWICZ E (FEDE-I)
Inventor: FEDEROWICZ E
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20030046248 A1 20030306 US 2001940211   A 20010828 200334 B

Priority Applications (no., kind, date): US 2001940211 A 20010828

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20030046248 A1 EN   8   0
```

  Alerting Abstract US A1
  NOVELTY - The  payment  for the purchases that are made over Internet are
allowed to be paid with the use of secure home interactive financial
transactor  (SHIFT) unit through a consumer phone line directly to  bank
mainframes.
  DESCRIPTION - An INDEPENDENT CLAIM is also included for secure home
interactive financial transactor.
  USE - For changing current  credit   card  vendor take from system to
cardholder pay to system for electronic-commence.
  ADVANTAGE - Prevents theft or fraud of  credit   card  or  bank  account
numbers from hackers on Internet thereby increasing the customers
confidence.

Title Terms/Index Terms/Additional Words: SECURE; HOME; INTERACT; FINANCIAL
  ; OPERATE; METHOD; ALLOW; PURCHASE; PAY; SHIFT; UNIT; THROUGH; CONSUME;
  TELEPHONE; LINE; BANK; MAINFRAME

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G07F-0017/32  A  I     R  20060101
  G07F-0017/32  C  I     R  20060101

US Classification, Issued: 70570

File Segment: EPI
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01D1A; T01-N02B1B;
  T05-H02C3; T05-L01D; T05-L02; W01-A05B


 17/5/5     (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0013094551
WPI ACC No: 2003-175580/200317
XRPX Acc No: N2003-138228
System linking a user's deposit account to one or more providers of
irregular use products and services; enables user's deposit account to be
automatically debited according to actual use of irregular use products and
services
Patent Assignee: EDEPOSIT CORP  (EDEP-N); UNDERSTEIN N  (UNDE-I)
Inventor: UNDERSTEIN N
Patent Family (4 patents, 98 countries)
Patent                              Application
Number          Kind   Date    Number           Kind   Date    Update
WO 2003010628    A2    20030206  WO 2002US23349   A    20020724  200317  B
AU 2002355273    A1    20030217  AU 2002355273    A    20020724  200452  E
US 20040249741   A1    20041209  WO 2002US23349   A    20020724  200481  E
                                 US 2004484506    A    20040723
AU 2002355273    A8    20051020  AU 2002355273    A    20020724  200615  E

Priority Applications (no., kind, date): US 2001307369  P  20010725

Patent Details
Number          Kind  Lan  Pg  Dwg  Filing Notes
WO 2003010628    A2   EN   20   5
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ
   VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
   ZM ZW
AU 2002355273    A1   EN         Based on OPI patent   WO 2003010628
US 20040249741   A1   EN         PCT Application  WO 2002US23349
AU 2002355273    A8   EN         Based on OPI patent   WO 2003010628

  Alerting Abstract WO A2
  NOVELTY - The system couples a user's deposit account with a
corresponding user provider account. The user's deposit account may be
automatically debited according to actual use of the irregular use products
and services. The automatic debiting is performed in real time. The actual
use of the products and services is recorded and accumulated via the user
provider account. The automatic debiting is performed upon instruction by
the user.
  DESCRIPTION -  INDEPENDENT  CLAIMS are included for:

  1.a method of managing a user's deposit account according to actual use

of the irregular use products and services
   2.a computer system for linking a user's deposit account to one or more
     providers of irregular use products and services
   3.a computer program embodied on a computer readable medium for linking a
     user's deposit account to one or more providers of irregular use
     products and services

   USE - As an account management system for qualifying over the Internet a
participant in a transaction, including transactions involving irregular
use products.
   ADVANTAGE - Enables an auction  company  to provide a secure way of
preventing fraudulent bidding  and  preventing participation by bidders
that  fail to  settle  after winning an auction and  enables  a  business
to qualify  customers  that enter transactions. May electronically transact
 the  acceptance and  verification  of deposits from multiple auctions or
transactions and participants simultaneously. Minimizes fraudulent bidding
in multiple auctions simultaneously and fraudulent or unqualified entering
of transactions while provides insured (such as FDIC) interest bearing
deposits held for  bidders . Capable of communicating with numerous
entities and tracking multiple  deposit  accounts for participants in a
commerce environment simultaneously.

Title Terms/Index Terms/Additional Words: SYSTEM; LINK; USER; DEPOSIT;
  ACCOUNT; ONE; MORE; IRREGULAR; PRODUCT; SERVICE; ENABLE; AUTOMATIC;
  ACCORD; ACTUAL

Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0030/00  A  I     R  20060101
  G06Q-0040/00  A  I     R  20060101
  G06Q-0030/00  C  I     R  20060101
  G06Q-0040/00  C  I     R  20060101
US Classification, Issued: 70537, 70535

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-N01A1; T01-S03


 17/5/6     (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012908180  - Drawing available
WPI ACC NO: 2002-315378/200235
XRPX Acc No: N2002-246846
 Paying  for services using electronic cash e.g. for telecommunications
network , where a user terminal SIM card is used to store electronic cash
Patent Assignee: LUNDSTROM J E G  (LUND-I); NILSSON P  (NILS-I);
  TELEFONAKTIEBOLAGET ERICSSON L M  (TELF)
Inventor: LUNDSTROEM J; LUNDSTROM J E G; NILSSON P
Patent Family (7 patents,  94 countries)
Patent                        Application
Number        Kind   Date     Number       Kind   Date     Update
WO 2002013149   A1   20020214  WO 2001EP8337  A   20010718  200235  B
AU 200169134    A    20020218  AU 200169134   A   20010718  200244  E

```
EP 1307860      A1  20030507  EP 2001947461   A  20010718  200332  E
                              WO 2001EP8337    A  20010718
US 20030177088  A1  20030918  WO 2001EP8337    A  20010718  200362  E
                              US 2003343900    A  20030204
EP 1307860      B1  20041006  EP 2001947461   A  20010718  200466  E
                              WO 2001EP8337    A  20010718
DE 60106274     E   20041111  DE 60106274     A  20010718  200474  E
                              EP 2001947461   A  20010718
                              WO 2001EP8337    A  20010718
DE 60106274     T2  20051013  DE 60106274     A  20010718  200568  E
                              EP 2001947461   A  20010718
                              WO 2001EP8337    A  20010718
```

Priority Applications (no., kind, date): GB 200019419   A 20000809

Patent Details
```
Number          Kind  Lan  Pg  Dwg  Filing Notes
WO 2002013149   A1    EN   24   5
National Designated States,Original:  AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA
   ZW
Regional Designated States,Original:  AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200169134    A     EN              Based on OPI patent   WO 2002013149
EP 1307860      A1    EN              PCT Application  WO 2001EP8337
                                      Based on OPI patent   WO 2002013149
Regional Designated States,Original:  AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI TR
US 20030177088  A1    EN              PCT Application  WO 2001EP8337
EP 1307860      B1    EN              PCT Application  WO 2001EP8337
                                      Based on OPI patent   WO 2002013149
Regional Designated States,Original:  AT BE CH CY DE DK ES FI FR GB GR IE
   IT LI LU MC NL PT SE TR
DE 60106274     E     DE              Application  EP 2001947461
                                      PCT Application  WO 2001EP8337
                                      Based on OPI patent   EP 1307860
                                      Based on OPI patent   WO 2002013149
DE 60106274     T2    DE              Application  EP 2001947461
                                      PCT Application  WO 2001EP8337
                                      Based on OPI patent   EP 1307860
                                      Based on OPI patent   WO 2002013149
```

Alerting Abstract WO A1
NOVELTY – Method of using electronic cash to pay for services obtained
from or via a telecommunications network (1), comprises: storing
electronic cash in a memory (3) of a user terminal (2); extracting
electronic cash from memory (3); and sending the extracted cash to the
telecommunications network (1) inside a signaling message sent over a
signaling channel or using a dedicated PDP context.
DESCRIPTION – INDEPENDENT CLAIMs are also included for the
following:method of transferring electronic cash; telecommunication
terminal
USE – For telecommunications network .
ADVANTAGE – Provides a convenient and efficient mechanism for
transferring electronic cash since the same signaling protocol may be used

to control the provided telecommunications service and to carry electronic
cash (this protocol terminating at the charging exchange). The mechanism
allows users to pay , using an electronic cash card, for many different
services (access, content, etc) accessible via a GPRS access network . The
same electronic cash card can also be used for other purposes, e.g.
paying for parking, vending machines, road tolls, etc. The mechanism will
allow operators to become payment brokers for many services which today
are charged directly to the users. Another scenario involves the
operators out sourcing their billing process to banks or credit   card
companies , who are the issuers of e-cash.
  DESCRIPTION OF DRAWINGS - The diagram shows the telecommunications system
  1 telecommunications network
  2 user terminal
  3 memory

Title Terms/Index Terms/Additional Words: PAY ; SERVICE; ELECTRONIC; CASH;
  TELECOMMUNICATION; NETWORK ; USER; TERMINAL; CARD; STORAGE

Class Codes
International Classification (Main): G07F-007/08
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I   R 20060101
  G07F-0007/08 A I   R 20060101
  H04M-0017/00 A I   R 20060101
  G06Q-0020/00 C I   R 20060101
  G07F-0007/08 C I   R 20060101
  H04M-0017/00 C I   R 20060101
US Classification, Issued: 70539

File Segment: EPI;
DWPI Class: T04; T05; W01
Manual Codes (EPI/S-X): T04-K02; T05-H02C5C; T05-H05C; W01-C01D3C ;
  W01-C01G6G; W01-C05B3C

 17/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012736595 - Drawing available
WPI ACC NO: 2002-589193/200263
XRPX Acc No: N2002-467459
Card settlement method for business establishments, involves issuing
temporary password after authentication, to customer mobile terminal and
business establishment terminal, to settle transactions
Patent Assignee: FUJITSU LTD (FUIT)
Inventor: KAMATA T; MATSUMOTO T; MITSUMOTO H
Patent Family (3 patents, 28 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 20020066042 A1   20020530 US 2001810437   A   20010319 200263 B
EP 1213691   A2   20020612 EP 2001400792   A   20010328 200263 E
JP 2002163584   A   20020607 JP 2000358016   A   20001124 200263 E

Priority Applications (no., kind, date): JP 2000358016 A 20001124

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20020066042 A1   EN   31 16
EP 1213691   A2   EN
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2002163584   A   JA   22

  Alerting Abstract US A1
  NOVELTY - Information in an IC card (4) read by a customer mobile
terminal (1) and corresponding personal identification number (PIN) are
transmitted to an authorization server (22) for verification of the
customer identity. After verification, a settlement server (41) issues a
temporary password to the mobile terminal. The password and current
transaction information are simultaneously input in a business
establishment terminal (30) for a transaction satisfying the settlement
conditions.
  DESCRIPTION - An INDEPENDENT CLAIM is included for card settlement
system.
  USE - For settlement of transactions in business establishments such
as purchase price, dining charge, service usage charge, etc., using cards
e.g. IC card which are read by mobile terminals such as mobile telephone,
PDA.
  ADVANTAGE - Improves security and convenience in transactions, since card
information are transmitted from ones own mobile terminal and by the
provision of temporary password to settle transactions. Simultaneous
connection from several customer terminals is enabled . Hence, number of
devices of the settlement terminal in the business establishment is
reduced and shortening of the waiting time for settlement is achieved.
  DESCRIPTION OF DRAWINGS - The figure shows a configuration of the card
settlement system.
  1 Mobile terminal
  4 IC card
  22 Authorization server
  30 Business establishment terminal
  41 Settlement server

Title Terms/Index Terms/Additional Words: CARD; SETTLE; METHOD; BUSINESS;
  ESTABLISH; ISSUE; TEMPORARY; PASSWORD; AFTER; AUTHENTICITY; CUSTOMER;
  MOBILE; TERMINAL; TRANSACTION

Class Codes
International Classification (Main): G06F-017/60, G07F-019/00, H04L-009/32
 (Additional/Secondary): G06F-012/14, G06K-017/00, G07F-007/10
US Classification, Issued: 713202

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H01B3A; T01-M06A1A ; T01-N01A1; T01-N02A3C;
  T01-N02B1B; T05-H02C5C; T05-L02; W01-A05B; W01-C01D3D

 17/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012445240 - Drawing available
WPI ACC NO: 2002-390792/200242

Reverse auction method through making cooperative purchase user group
Patent Assignee: SEO J H (SEOJ-I)
Inventor: SEO J H
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
KR 2001111983	A	20011220	KR 200032788	A	20000614	200242	B

Priority Applications (no., kind, date): KR 200032788   A 20000614

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2001111983	A	KO	1	10	

Alerting Abstract KR A
  NOVELTY - A reverse auction method through making cooperative purchase
user group is provided to perform reverse auction electronic commerce by
investigating requests and tastes of a plurality of users, providing a
model to the users to form a group, and enabling a provider to supply a
large volume of products.
  DESCRIPTION - A user finishing member registration in a reverse auction
 web   site inputs information on his/her purchasing intention(11). After
the purchasing intention information is collected from a plurality of
users, the purchasing intention data of the users are combined(12), and a
cooperative buying user group is formed(13). A provider passing through the
member registration can read and search information on the user groups(14).
The provider demands one user group to participate in a bid(15). When the
contract is made(16), the users pay a product price through a
settlement unit such as a credit   card , electronic money and
automatic money remittance, and the provider receives the personal
information of the users buying the products from a web site
administrator and delivers the products to the users (18). In addition,
the users can additionally recommend other   users to the cooperative
buying user group(17). Since a number of users buy the products
together, they can demand a reasonable discount to the provider.

Title Terms/Index Terms/Additional Words: REVERSE; AUCTION; METHOD; THROUGH
  ; COOPERATE; PURCHASE; USER; GROUP

Class Codes
International Classification (Main): G06F-017/60

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-J05A

 17/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012414736 - Drawing available
WPI ACC NO: 2002-359093/200239
Real time internet   auction system among countries using language
translation center
Patent Assignee: JIS CORP LTD (JISJ-N)
Inventor: JI J S
Patent Family (1 patents, 1 countries)

```
Patent                         Application
Number         Kind  Date      Number       Kind   Date    Update
KR 2001108705   A    20011208  KR 200029446   A  20000530  200239  B

Priority Applications (no., kind, date): KR 200029446    A   20000530

Patent Details
Number         Kind  Lan   Pg  Dwg   Filing Notes
KR 2001108705   A    KO    1   10

  Alerting Abstract KR A
  NOVELTY - A real time  Internet   auction  system among countries using a
language translation center is provided so that auctioneers can buy and
sell products in a real time by translating product information written in
39 languages and providing the translated information to the auctioneers.
  DESCRIPTION - Product information written in 39 languages is translated
into the other 38 languages by individual language centers. In order to
guarantee credit of auctioneers, guaranty  money  or a letter of guaranty
is deposited. As a right of the auctioneers, identifications and secret
numbers are provided to each auctioneer. A bidder offering the highest
price becomes a successful bidder among the auctioneers. The successful
bidder directly  pays  the price  through  an Internet commerce center or
trade and receives a product. Since the language centers translate the
product information of the whole sellers in a real time and display the
translated information on the  auction   site , the auctioneers can share
the product information and price estimation information in a real time.
Accordingly, the electronic commerce through the  Internet   auction  is
activated. General Internet  users  who do not know foreign languages can
also participate in the auction with their own languages.

Title Terms/Index Terms/Additional Words: REAL; TIME; AUCTION; SYSTEM;
  COUNTRY; LANGUAGE; TRANSLATION

Class Codes
International Classification (Main): G06F-017/60
File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-J05A


## 17/5/11    (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012372210  - Drawing available
WPI ACC NO: 2002-315183/200235
XRPX Acc No: N2002-246739
Transaction processing system for confirming orders placed over public
packet switched data network for purchase of electronic and physical goods
and services using separate processing system
Patent Assignee: GIBSON G H  (GIBS-I)
Inventor: GIBSON G H
Patent Family (6 patents,  95 countries)
Patent                         Application
Number         Kind  Date      Number       Kind   Date    Update
WO 2002005230   A1   20020117  WO 2001GB3088   A  20010710  200235  B
GB 2367411      A    20020403  GB 200016905    A  20000710  200235  E
AU 200169319    A    20020121  AU 200169319    A  20010710  200238  E
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EP 1301912      A1  20030416  EP 2001947672   A  20010710  200328  E
                            WO 2001GB3088    A  20010710
US 20040030607  A1  20040212  WO 2001GB3088    A  20010710  200412  E
                            US 2003332468    A  20030630
GB 2367411      B   20040728  GB 200016905     A  20000710  200450  E
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Priority Applications (no., kind, date): GB 200016905   A 20000710

Patent Details

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Number         Kind  Lan   Pg   Dwg  Filing Notes
WO 2002005230  A1   EN    44    6
```

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA
   ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

```
AU 200169319    A   EN              Based on OPI patent   WO 2002005230
EP 1301912      A1  EN              PCT Application  WO 2001GB3088
                                Based on OPI patent   WO 2002005230
```
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI TR
```
US 20040030607  A1  EN              PCT Application  WO 2001GB3088
```

  Alerting Abstract WO A1
  NOVELTY – A personal computer or wireless application protocol phone can
be used as the customer computer terminal (4) communicating via a network
(1) with the merchant site for accessing goods/services and a voice
response unit (17) in a processing system (19) serves as a data
communication interface to the customer. Goods are ordered over the
Internet while payment data are transmitted over the secure telephone
system (3) and the payment is subsequently settled   via   credit   card
  processing or via an account facility provided by the banking system
(21).
  DESCRIPTION – INDEPENDENT CLAIMS are included for methods of operating a
transaction processing system, for managing orders, for settling taxes,
for performing a purchase, for conducting instructions and for enabling
users to authorize transactions and for computer control software.
  USE – Authorizing purchase of goods and services over a packet switched
network .
  DESCRIPTION OF DRAWINGS – The drawing shows the system
  4User terminal
  17Voice response unit
  19Processing system
  21Banking system

Title Terms/Index Terms/Additional Words: TRANSACTION; PROCESS; SYSTEM;
   CONFIRM; ORDER; PLACE; PUBLIC; PACKET; SWITCH; DATA; NETWORK; PURCHASE;
   ELECTRONIC; PHYSICAL; GOODS; SERVICE; SEPARATE
Class Codes
International Classification (+ Attributes)

```
IPC + Level Value Position Status Version
  G06Q-0020/00  A  I     R  20060101
  G07F-0007/10  A  I     R  20061220
  G06Q-0020/00  C  I     R  20051220
  G07F-0007/10  C  I     R  20060101
```

US Classification, Issued: 70526

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01D1A; T01-N02B1B;
  T05-H02C3; T05-L02; W01-C01D3C ; W01-C05B3C

17/5/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0012262925 - Drawing available
WPI ACC NO: 2002-203105/200226
Related WPI Acc No: 2001-645839
Payment system using credit phone
Patent Assignee: CHUN Y J (CHUN-I); KIM H (KIMH-I); LEE D Y (LEED-I)
Inventor: CHUN Y J; KIM H J; LEE D Y
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
KR 2001016619   A   20010305 KR 200085168   A   20011229 200226 B

Priority Applications (no., kind, date): KR 200085168   A   20001229

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
KR 2001016619   A   KO   1   10

  Alerting Abstract KR A
  NOVELTY - A payment system using a credit phone is provided to
primarily prevent a leakage of information on a customer by directly
enabling the customer carrying the credit   card to make a request for
paying, to reduce an economical injury owing to loss by disabling those
other than customers carrying the card from paying   through a holding
system and a credit phone, and to secondarily prevent the leakage of the
information on the customer by transmitting an itemized statement of the
customer to a credit phone server and the holding system by a GPID which
is an enciphered signal.
  DESCRIPTION - A customer(1) visits a member store(5) in cooperation with
a financial company , a credit card company and receives necessary goods
and other services(101). The customer activates a payment browser and
transmits an ID, a password, a member store number and an itemized
statement to a credit phone server(2)(102). The credit phone server(2)
transmits a signal received from the credit phone and a signal which
requests an authentication of the customer to the holding system(3)(103).
The holding system(3) certifies the customer and notifies information to
the credit phone server(2) in case that the information of the customer
constructed as a database in the system correspond to data on the customer
carrying the credit card(104). The holding system(3) transmits the
statement, the member store number and a purchaser authentication to
servers(4) of the financial and the credit card company . The server(4)
confirms the payment on purchasing the goods based on the signal received
from the holding system and informs the holding system(3) of the web coin
balance from the payment (106). A payment certification received from
the server(4) and information on the web coin balance are transmitted to
the credit phone of the customer(1) through the credit phone
server(2)(108,109). The statement received to the browser is compared with

32

a sales slip transmitted from a card terminal(5), and contents are
confirmed(110). In case that there's nothing wrong, the purchaser signs the
sales slip and finally confirms the contents(111).

Title Terms/Index Terms/Additional Words: PAY; SYSTEM; CREDIT; TELEPHONE

Class Codes
International Classification (Main): G06F-017/6011

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-D01; T01-J05B4P; T01-N01A1; T01-N02A3C;
  T01-N02B1B; T05-H02C3; T05-L02; W01-A05B; W01-C05B3C

  17/5/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0011201657 - Drawing available
WPI ACC NO: 2002-140112/200218
XRPX Acc No: N2002-105566
Performing secure on-line purchasing transactions and avoiding disclosure
of information relating to credit or debit card by using intermediate
entity to hold information
Patent Assignee: SIPO SRL (SIPO-N)
Inventor: PICCHI A
Patent Family (7 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002003339	A1	20020110	WO 2000IT277	A	20000704	200218	B
AU 200058465	A	20020114	AU 200058465	A	20000704	200237	E
			WO 2000IT277	A	20000704		
EP 1297502	A1	20030402	EP 2000944237	A	20000704	200325	E
			WO 2000IT277	A	20000704		
EP 1297502	B1	20070912	EP 2000944237	A	20000704	200761	E
			WO 2000IT277	A	20000704		
DE 60036417	E	20071025	DE 60036417	A	20000704	200770	E
			EP 2000944237	A	20000704		
			WO 2000IT277	A	20000704		
ES 2293908	T3	20080401	EP 2000944237	A	20000704	200825	NCE
DE 60036417	T2	20080612	DE 60036417	A	20000704	200841	E
			EP 2000944237	A	20000704		
			WO 2000IT277	A	20000704		

Priority Applications (no., kind, date): WO 2000IT277   A 20000704

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2002003339   A1 EN   15   1
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH
   CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC
   LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
   TJ TM TR TT UA UG US UZ VN YU ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200058465   A EN   PCT Application WO 2000IT277
                                     Based on OPI patent   WO 2002003339

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EP 1297502        A1   EN               PCT Application  WO 2000IT277
                                        Based on OPI patent   WO 2002003339
Regional Designated States,Original:  AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI
EP 1297502        B1   EN               PCT Application  WO 2000IT277
                                        Based on OPI patent   WO 2002003339
Regional Designated States,Original:  AT BE CH CY DE DK ES FI FR GB GR IE
   IT LI LU MC NL PT SE
DE 60036417       E    DE               Application  EP 2000944237
                                        PCT Application  WO 2000IT277
                                        Based on OPI patent    EP 1297502
                                        Based on OPI patent   WO 2002003339
ES 2293908        T3   ES               Application  EP 2000944237
                                        Based on OPI patent    EP 1297502
DE 60036417       T2   DE               Application  EP 2000944237
                                        PCT Application  WO 2000IT277
                                        Based on OPI patent    EP 1297502
                                        Based on OPI patent   WO 2002003339
```

  Alerting Abstract WO A1
  NOVELTY – A purchaser (C) having visited a commercial web site (B),
decides to purchase some goods or services and elects to pay   via an
intermediate entity. The purchaser receives a communication including a
transaction code, the amount and the Internet protocol address of the
web site and then uses an automatic teller machine terminal to pay the
amount due for the transaction by inserting a credit   card and inputting
the Internet protocol address of the web   site , the transaction code
and the personal identification number. Payment is guaranteed through an
intermediate entity.
  USE – Conducting on-line purchase transactions.
  ADVANTAGE – Preventing disclosure of card details to vendor.
  DESCRIPTION OF DRAWINGS – The drawing shows the process
   C Purchaser
   B Web site

Title Terms/Index Terms/Additional Words: PERFORMANCE; SECURE; LINE;
  PURCHASE; TRANSACTION; AVOID; DISCLOSE; INFORMATION; RELATED; CREDIT;
  DEBIT; CARD; INTERMEDIATE; ENTITY; HOLD

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I   R 20060101
  G07F-0007/10 A I F   20060101
  G07F-0007/10 A I F B 20060101
  G06Q-0020/00 C I   R 20060101
  G07F-0007/10 C I   20060101
  G07F-0007/10 C I   B 20060101
  G07F-0007/10 C I F B 20060101
ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4D

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A2A; T05-H02C3; T05-L02; T05-L03C5;
  W01-C05B3C

Prepaid card settlement system for executing settlement of price or
charge occurring on Internet by electronic terminal; determines set
amount information on basis of discrimination number information for
prepaid card
Patent Assignee: TOKYO MECATRONICS KK (TOKM-N); TOKYO MECHATRONICS CO LTD
  (TOKM-N)
Inventor: AWANO K; KOICHI A
Patent Family (5 patents, 91 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2001059722	A2	20010816	WO 2001JP824	A	20010206	200207	B
AU 200132230	A	20010820	AU 200132230	A	20010206	200207	E
JP 2001297288	A	20011026	JP 2000363642	A	20011129	200207	E
JP 2001297356	A	20011026	JP 20006928 0	A	20000313	200207	E
AU 2001232230	A8	20051020	AU 2001232230	A	20010206	200615	E

Priority Applications (no., kind, date): JP 200069280   A 20000313; JP
  200030970 A 20000208; JP 2000363642 A 20001129

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
WO 2001059722 A2 EN   36   4
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
  IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
  PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
  IT LU MC NL PT SE TR
AU 200132230   A   EN   Based on OPI patent   WO 2001059722
JP 2001297288   A   JA   12
JP 2001297356   A   JA   9
AU 2001232230   A8   EN   Based on OPI patent   WO 2001059722

  Alerting Abstract WO A2
  NOVELTY - A user terminal unit (5) instructs to pay a price or charge
occurring on the Internet by the prepaid card. A price or charge
settlement pay site (7) processes on - line the settlement of
the price or charge occurring on the Internet within an available amount
determined by the set amount information on the basis of the discrimination
number information for the prepaid card.
  DESCRIPTION - INDEPENDENT CLAIMS are included for:

  1. a prepaid card for paying a price or charge via an electronic
     terminal unit set in state available for the Internet .
  2. an apparatus for issuing a prepaid card for paying a price or
     charge via an electronic terminal unit set in state available for the
     Internet
  3. a method of issuing a prepaid card for paying a price or charge via
     an electronic terminal unit set in a state available for the
     Internet

USE – For settling with a prepaid card an amount of money occurring
by utilizing the Internet through use of a computer terminal unit or a
 cordless electronic device such as a cordless telephone connected with
the Internet .
  ADVANTAGE – High security is realized in an electronic commerce in the
manner that a personal information and an identification number registered
for a debit it is desirable that the prepaid card relating to the present
invention is so called a fuse card.
  DESCRIPTION OF DRAWINGS – The drawing is a diagram for explaining a
concept of the prepaid card settlement system in the Internet relating
to the present invention.
  5 user terminal unit
  7 charge settlement pay site

Title Terms/Index Terms/Additional Words: PREPAYMENT; CARD; SETTLE; SYSTEM;
  EXECUTE; PRICE; CHARGE; OCCUR; ELECTRONIC; TERMINAL; DETERMINE; SET;
  AMOUNT; INFORMATION; BASIS; DISCRIMINATE; NUMBER

Class Codes
International Classification (Main): G06F-017/60, G07F, G07F-007/08
 (Additional/Secondary): G06F-019/00, G06K-019/00, G07F-019/00

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J05A2; T01-J12C;
  T05-H02C3; T05-L01D; T05-L02; W01-C01D1A; W01-C01G6E; W01-C05B3C

17/5/15   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0010975531
WPI ACC NO: 2001-599571/200168
XRPX Acc No: N2001-447279
Sales procedure in internet, involves performing settlement through
telephone response system using order key issued when customer forwards
order to selling server
Patent Assignee: KOMO T (KOMO-I)
Inventor: KAWAOMO T
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
JP 2001117981   A   20010427 JP 1999295530   A 19991018 200168 B

Priority Applications (no., kind, date): JP 1999295530 A 19991018

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
JP 2001117981   A   JA   5   1

  Alerting Abstract JP A
  NOVELTY – The order for required goods made by customer is transmitted to
selling server which registers information in order table. Subsequently
user is notified with unique order key that consists of predetermined
number and password information. The customer performs settlement
through telephone response system using issued order key.
  USE – For online   sales and settlement of accounts using internet.

ADVANTAGE - Convenient and safe settlement of accounts without
requirement of passing customer's credit card number through internet or
use of prepaid card or trouble some member registration process or need
for installing special software in user's computer is possible, as payment
 is performed through telephone response system using unique order key.

Title Terms/Index Terms/Additional Words: SALE; PROCEDURE; PERFORMANCE;
  SETTLE; THROUGH; TELEPHONE; RESPOND; SYSTEM; ORDER; KEY; ISSUE; CUSTOMER;
  FORWARD; SELL; SERVE

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0013/00 A I F R 20060101
  G06Q-0010/00 A I L R 20060101
  G06Q-0020/00 A I L R 20060101
  G06Q-0030/00 A I L R 20060101
  G06Q-0040/00 A I L R 20060101
  G06Q-0050/00 A I L R 20060101
  G07F-0017/40 A I L R 20060101
  G06F-0013/00 C I F R 20060101
  G06Q-0010/00 C I L R 20060101
  G06Q-0020/00 C I L R 20060101
  G06Q-0030/00 C I L R 20060101
  G06Q-0040/00 C I L R 20060101
  G06Q-0050/00 C I L R 20060101
  G07F-0017/00 C I L R 20060101

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-J05A1; T05-L02

 17/5/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0010856833 - Drawing available
WPI ACC NO: 2001-475683/200151
XRPX Acc No: N2001-352131
Electronic payment system for electronic commerce, requests personal
identification number of single multifunctional prepaid card for payment on
providing various services and goods to user
Patent Assignee: DACOM CYBERPASS CO LTD (DACO-N); DACOM CYBERPASS INC
  (DACO-N)
Inventor: RYOO C W; RYU C W
Patent Family (8 patents, 91 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2001041036	A1	20010607	WO 2000KR639	A	20000616	200151	B
KR 2001000053	A	20010105	KR 199953981	A	19991130	200151	E
AU 200051146	A	20010612	AU 200051146	A	20000616	200154	E
KR 2001078816	A	20010822	KR 2001704203	A	20010402	200213	E
CN 1322326	A	20011114	CN 2000801859	A	20000616	200217	E
KR 321529	B	20020126	WO 2000KR639	A	20000616	200255	E
			KR 2001704203	A	20010402		
JP 2003515846	W	20030507	WO 2000KR639	A	20000616	200331	E
			JP 2001542020	A	20000616		

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US 6793135      B1  20040921  WO 2000KR639    A  20000616  200462  E
                              US 2001806481   A  20010412
```

Priority Applications (no., kind, date): KR 199953981   A 19991130

Patent Details

```
Number          Kind  Lan   Pg   Dwg   Filing Notes
WO 2001041036    A1   EN    29    10
National Designated States,Original:  AE AG AL AM AT AU AZ BA BB BG BR BY
   CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
   JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
   PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Regional Designated States,Original:  AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200051146     A    EN              Based on OPI patent   WO 2001041036
KR 321529        B    KO              PCT Application  WO 2000KR639
                                      Previously issued patent  KR 2001078816

                                      Based on OPI patent   WO 2001041036
JP 2003515846    W    JA    32        PCT Application  WO 2000KR639
                                      Based on OPI patent   WO 2001041036
US 6793135       B1   EN              PCT Application  WO 2000KR639
                                      Based on OPI patent   WO 2001041036
```

  Alerting Abstract WO A1
  NOVELTY – A shopping-service provider requests the personal
identification number (PIN) of single multifunctional prepaid card for
payment, on providing various services and goods to user of the card. A
card management unit settles the required payment, by referring the balance
amount information stored in database corresponding to PIN of card, and
updates the database.
  DESCRIPTION – INDEPENDENT CLAIMS are also included for the following:

  1.Multifunctional prepaid card selling method;

  2.Distribution of PIN of multifunctional prepaid card using mobile phone

  USE – For electronic commerce, for paying chargeable sites such as MP3,
 on – line movie or cartoon , stock sites . Also for payment at
cyber shopping malls for purchasing books, CDs , cyber gift coupon
mailing, PC communication, telephone voice mail services using
multifunctional prepaid card.
  ADVANTAGE – Since multifunctional prepaid card is used, multiple services
and goods can be purchased using single card, comprehensively.
  DESCRIPTION OF DRAWINGS – The figure shows the flow of operation of
electronic payment system.

Title Terms/Index Terms/Additional Words: ELECTRONIC; PAY; SYSTEM; REQUEST;
  PERSON; IDENTIFY; NUMBER; SINGLE; MULTIFUNCTION; PREPAYMENT; CARD;
  VARIOUS; SERVICE; GOODS; USER

Class Codes
International Classification (Main): G06F-017/60, G06F-019/00
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I   R 20060101
  G06Q-0020/00 C I   R 20060101

US Classification, Issued: 235383, 235380, 235381, 235382, 70564, 70569,
  70570, 70572

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H07C3A; T01-H07C5E; T01-J05A1; T01-J05A2;
  T01-J05B4P; T01-J12C; T05-H02C1; T05-L02; W01-C05B3C ; W01-C07A;
  W01-C07A5A

 17/5/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0010782355 - Drawing available
WPI ACC NO: 2001-397353/200142
XRPX Acc No: N2001-292830
Prepaid mobile telephone air-time replenishing system with a communication
hub to communicate between any of a variety of user interface terminals and
select a service provider
Patent Assignee: ON-POINT TECHNOLOGY SYSTEMS INC (ONPO-N)
Inventor: ROBERTS B J; SANDVICK F
Patent Family (2 patents, 91 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
WO 2001011857   A1 20010215 WO 2000US20608   A 20000728 200142 B
AU 200064992   A   20010305 AU 200064992   A 20000728 200142 E

Priority Applications (no., kind, date): US 1999370796 A 19990805

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2001011857   A1 EN   25   10
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
  PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200064992   A   EN   Based on OPI patent   WO 2001011857

  Alerting Abstract WO A1
  NOVELTY - The types of user interface peripherals include computers (14),
personal digital assistants, point of sale terminals (16), petrol pump
dispensing terminals (18), kiosks (20), dispensing machines (24), automatic
tiller machines (ATM) (22) and mobile telephones (25). Transaction process
flow, user prompts and available features will vary according to the
peripheral connected to the system hub (12) and encryption software is
provided in the telephone to allow adding to the account balance using the
hub to process a credit   card number and a personal identification
number and to transmit the information to the appropriate server.
  DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of
facilitating acquisition of air-time for a prepaid mobile telephone.
  USE - Purchasing mobile telephone air-time in advance using credit card.
  ADVANTAGE - No requirement for telephone card and increased number of
payment locations available.
  DESCRIPTION OF DRAWINGS - The drawing shows a preferred embodiment of the
system

```
   14 Computer
   16 Point of sale terminal
   22 ATM
   25 Mobile terminal
   12 System hub
```

Title Terms/Index Terms/Additional Words: PREPAYMENT; MOBILE; TELEPHONE;
  AIR; TIME; REPLENISH; SYSTEM; COMMUNICATE; HUB; VARIETY; USER; INTERFACE;
  TERMINAL; SELECT; SERVICE

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  H04M-0017/00 A I   R 20060101
  H04M-0017/00 C I   R 20060101

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A; T01-M06A1A ; T05-H02C3;
  T05-H02C5C; T05-H05C; W01-A06B7; W01-C01D3C ; W01-C01J

 17/5/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0010530483 - Drawing available
WPI ACC NO: 2001-132886/200114
XRPX Acc No: N2001-425513
Electronic commerce business settlement system for dealing with stocks and
banks, transmits cost of goods selected along with profit portion provided
by business server when user select good from business server
Patent Assignee: PARK H (PARK-I); SAMSUNG SECURITIES CO LTD (SMSU); SUNG
  N H (SUNG-I); THREE STAR SECURITIES CO LTD (THRE-N)
Inventor: PAKU J; PARK J H; SEI G; SEONG N H; SUNG N H
Patent Family (3 patents, 3 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
KR 2000030404 A   20000605 KR 20009779   A   20000228 200114 B
US 20010018680 A1   20010830 US 2001793942 A   20010227 200165 ETAB
JP 2001291036 A   20011019 JP 200154298   A   20010228 200201 E

Priority Applications (no., kind, date): KR 20009779 A 20000228

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
KR 2000030404 A   KO   7
US 20010018680 A1   EN   15   7
JP 2001291036 A   JA   11

  Alerting Abstract US A1
  NOVELTY - Several electronic commerce business servers connected to a
particular server provide information of goods and financial services.
Several clients are connected to a server by a communication network. When
a user select a particular goods from the business server, a financial
institution server connected with business server transmits the cost of
goods to the client after refunding a portion of profit provided by the
business server.

DESCRIPTION – An INDEPENDENT CLAIM is also included for electronic
commerce business   settlement method.
  USE – For dealing with stocks and banks through Internet .
  ADVANTAGE – As the cost and profit amounts are settled to user
automatically, the system is efficient in communication.
  DESCRIPTION OF DRAWINGS – The figure shows the flowchart explaining the
process of electronic commerce business   settlement system.

Title Terms/Index Terms/Additional Words: ELECTRONIC; BUSINESS; SETTLE;
  SYSTEM; DEAL; STOCK; BANK; TRANSMIT; COST; GOODS; SELECT; PROFIT; PORTION
  ; SERVE; USER

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00 A I L R 20060101
  G06Q-0020/00 A I   R 20060101
  G06Q-0030/00 A I   R 20060101
  G06Q-0040/00 A I L R 20060101
  G06Q-0050/00 A I F R 20060101
  G06Q-0010/00 C I L R 20060101
  G06Q-0020/00 C I   R 20060101
  G06Q-0030/00 C I   R 20060101
  G06Q-0040/00 C I L R 20060101
  G06Q-0050/00 C I F R 20060101
US Classification, Issued: 70539

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A; T01-J05A1; T05-L01D; T05-L02;
  W01-A06B7; W01-C05B3C

17/5/19   (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0010463850 – Drawing available
WPI ACC NO: 2001-063537/200108
XRPX Acc No: N2001-407849
System for providing a customer of a bank with a home bank terminal
interface at a remote terminal, uses a private data field in a financial
transaction message to pass appropriate data through the routing system of
a financial institution
Patent Assignee: CITIBANK NA (CITI-N); CITISHARE CORP (CITI-N)
Inventor: DOWNING J; ZAHORIK G W
Patent Family (2 patents, 26 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
EP 1049057   A2 20001102 EP 2000108096   A 20000426 200108 B
JP 2000348106   A   20001215 JP 2000125070   A 20000426 200114 E

Priority Applications (no., kind, date): US 1999131066 P 19990426

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
EP 1049057   A2 EN   16   5
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR

Alerting Abstract EP A2
  NOVELTY - Customer (2) of a bank with home bank terminal (10) may
contact the home bank via remote transaction terminal (4) through
routing and settlement system (6). Remote terminal sends a request, along
with customer identification, to home bank server (8) which then
includes private data (44) in its response financial transaction message
(40) to enable the remote transaction terminal to provide an interface
to customer similar to the home bank terminal interface .
  DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

  1. a method of communicating messages for a customer between a remote
     transaction terminal and a home data center of a financial institution;
  2. a method of providing a customer with a home bank terminal interface
     experience;
  3. an system for providing a customer of a home bank with a home
     bank terminal interface experience at a remote transaction
     terminal
  4. a system for communicating messages for a customer between a remote
     transaction terminal and a home data center of a financial institution
  5. a method of communicating in a financial network
  6. a financial transaction message
  7. a method of communicating in an internet based transaction.

  USE - For tunneling messages related to financial transactions through
Electronic Fund Transfer routing and settlement systems such that a
remote terminal interface may operate according to the home bank
terminal interface of a customer or such that private data may be
passed between a financial institution and a customer during an
internet transaction with a web merchant.
  ADVANTAGE - The system provides a customer at a remote terminal with a
familiar interface , thus transactions are easier for the customer to
execute with reduced chance of error and probably more quickly . The
familiar interface at remote terminals helps to build customer
loyalty. New products can be quickly introduced, secure payments and
communication are possible with the ability to authenticate customers ,
merchants to avoid fraud.
  DESCRIPTION OF DRAWINGS - Two figures are used, fig. 1 shows a schematic
overview of the communication system and fig. 4 shows a graphical
representation of a data structure.
  2 Customer
  4 Remote transaction terminal
  6 Routing and settlement system
  8 Home bank server
  10 Home bank terminal
  40 Response financial transaction message
  44 Private data

Title Terms/Index Terms/Additional Words: SYSTEM; CUSTOMER; BANK ; HOME;
  TERMINAL; INTERFACE ; REMOTE; PRIVATE; DATA; FIELD; FINANCIAL;
  TRANSACTION; MESSAGE; PASS; APPROPRIATE; THROUGH; ROUTE; INSTITUTION

Class Codes
International Classification (Main): G06F-017/60, G07F-019/00

```
File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T01-J05A; T01-J12D; T05-L01D;
  T05-L02;  W01-C05B3C
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DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0009989691  - Drawing available
WPI ACC NO: 2000-292895/200025
XRPX Acc No: N2000-219649
Receiving method for e-commerce access to website accessible through
Internet; receives prompt to enter account number from website via Internet
after requesting e-commerce access to website via Internet
Patent Assignee: BOYLE J J  (BOYL-I)
Inventor: BOYLE J J
Patent Family (6 patents,  87 countries)
Patent                          Application
Number          Kind   Date     Number          Kind    Date     Update
WO 2000017796   A1    20000330  WO 1999US21599   A     19990917  200025  B
AU 199960494    A     20000410  AU 199960494     A     19990917  200035  E
EP 1129423      A1    20010905  EP 1999969517    A     19990917  200151  E
                                WO 1999US21599   A     19990917
JP 2002525759   W     20020813  WO 1999US21599   A     19990917  200267  E
                                JP 2000571386    A     19990917
MX 2001002864   A1    20020501  WO 1999US21599   A     19990917  200368  E
                                MX 20012864      A     20010319
AU 768896       B     20040108  AU 199960494     A     19990917  200412  E
Priority Applications (no., kind, date): US 1998156603  A  19980918

Patent Details
Number          Kind  Lan  Pg   Dwg  Filing Notes
WO 2000017796   A1    EN   29    6
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
   CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
   KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
   SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 199960494    A     EN             Based on OPI patent   WO 2000017796
EP 1129423      A1    EN             PCT Application  WO 1999US21599
                                     Based on OPI patent   WO 2000017796
Regional Designated States,Original:  AL AT BE CH CY DE ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI
JP 2002525759   W     JA    33       PCT Application  WO 1999US21599
                                     Based on OPI patent   WO 2000017796
MX 2001002864   A1    ES             PCT Application  WO 1999US21599
                                     Based on OPI patent   WO 2000017796
AU 768896       B     EN             Previously issued patent  AU 9960494
                                     Based on OPI patent   WO 2000017796

  Alerting Abstract WO A1
  NOVELTY - The method involves purchasing a web card at a retail
point-of-sale location. The web card is associated with a website and
includes an account number. A prompt to enter the account number is then
received from the website via an Internet after requesting e-commerce
```

access to the website via the Internet. The account number is sent to the website via the Internet to receive e-commerce access to the website.
  DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

  1.a web card for facilitating e-commerce access to website via
    Internet;
  2.and a method for providing e-commerce access to client via Internet.

  USE - For e-commerce access to website accessible through Internet.
  ADVANTAGE - Provides novel form of payment for gaining e-commerce
access to an Internet website in the form of web card, thereby enabling
 businesses to provide e-commerce access to consumers through prepaid
accounts without worrying about billing or collection issues. Limits losses
associated with security issues such as fraud or electronic theft to
diminishing debit value associated with each card. Provides practical way
of paying for small purchases of goods or services over the Internet,
thus granularity for e-commerce transactions is increased. Enables
teenagers, or persons with poor or unestablished credit to easily
purchase web card since web card is easily availability to market.
  DESCRIPTION OF DRAWINGS - The figure shows the flowchart of operations
performed by a client according to the receiving method for e- commerce
access to website accessible through Internet.

Title Terms/Index Terms/Additional Words: RECEIVE; METHOD; ACCESS; THROUGH;
  PROMPT; ENTER; ACCOUNT; NUMBER; AFTER; REQUEST

Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I L R 20060101
  G06Q-0030/00 A I   R 20060101
  G06Q-0050/00 A I L R 20060101
  G06Q-0020/00 C I L R 20060101
  G06Q-0030/00 C I   R 20060101
  G06Q-0050/00 C I L R 20060101

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-J05A1; T01-J05B; T01-J12C; T01-M02A1B; T05-D01A
  ; T05-H02C3; T05-L02; W01-A06B7

 17/5/21   (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.
0007187794 - Drawing available
WPI ACC NO: 1995-230976/199530
XRPX Acc No: N1995-180100
Computerised transaction protection system - has deposit card allowing
third party to automatically escrow amount with terminal connected to
escrowing device paying amount to seller
Patent Assignee: ABECASSIS M (ABEC-I)
Inventor: ABECASSIS M
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update

US 5426281   A   19950620   US 1991748424   A   19910822   199530   B
                              US 1993144220   A   19931029

Priority Applications (no., kind, date): US 1991748424 A 19910822; US
  1993144220 A 19931029

Patent Details
Number   Kind Lan   Pg   Dwg   Filing Notes
US 5426281   A   EN   20   12   Continuation of application US
  1991748424

  Alerting Abstract US A
  The system has an information deposit providing information with respect
to the transaction. The information deposit comprising a buyer's deposit
card and a deposit slip. A depositing method enables the buyer to deposit
the deposit amount with a third party prior to the delivery date. The
depositing method comprising a use of the deposit card in a credit
authorization system. An escrowing device operated by the third party
automatically escrows the deposit amount.
  An input inputs information w.r.t. the transaction into the escrowing
device. A payment terminal is electronically connected to the escrowing
device automatically paying the deposit amount to the seller on a payment
date. The payment date is equal to or in the future of the delivery date.
An access unit permits the buyer to access the escrowing device
controlling the automatic payment of the deposit amount to the seller.
  ADVANTAGE - Allows purchasers to control release of deposit. Accomplishes
 payments automatically. Has system of deposit slips used in conjunction
with system accomplishing depositing and debiting of account. Initial
payment of deposit is through credit or check. Credit/debit services
directly or indirectly associated with system along with banking account
and brokerage account. Transaction authorisation verifications accomplished
point of sales equipment and processes or keypad phone devices. Based on
delivery by date where payment delayed allowing one party of transaction
to accept delivery. Electronic transaction processing devices at
transaction site are independent and/or portable.

Title Terms/Index Terms/Additional Words: COMPUTER; TRANSACTION; PROTECT;
  SYSTEM; DEPOSIT; CARD; ALLOW; THIRD; PARTY; AUTOMATIC; ESCROW; AMOUNT;
  TERMINAL; CONNECT; DEVICE; PAY

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00 A I   R 20060101
  G06Q-0040/00 A I   R 20060101
  G06Q-0020/00 C I   R 20060101
  G06Q-0040/00 C I   R 20060101
US Classification, Issued: 235379, 235380, 90224, 90240

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-J05A1; T05-L01; T05-L02

***Subject search – <u>Patent Files</u>, <u>Full-Text</u>

```
File 348:EUROPEAN PATENTS 1978-200829
        (c) 2008 EUROPEAN PATENT OFFICE
File 349:PCT FULLTEXT 1979-2008/UB=20080717|UT=20080710
        (c) 2008 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-200829
        (c) 2008 UNIVENTIO/THOMSON

Set     Items    Description
S1      35579    (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
                 N(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYME-
                 NT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ?
                 OR SETTLING OR SETTLEMENT? ?)
S2       5741    (VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? -
                 OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR W-
                 EBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONL-
                 INE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3       1321    (S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-
                 AYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETA-
                 ILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LO-
                 GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4      98940    (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -
                 (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCES-
                 S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-
                 ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-
                 ?)
S5     462763    (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-
                 ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 -
                 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-
                 SITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6      25975    (PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR
                 SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR -
                 PER)
S7       7434    (PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? OR
                 OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR
                 SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8       1832    S7(S)S4
S9      12486    S4(S)S5
S10       261    S1(S)S8(S)S9
S11      1826    S7(20N)S4
S12     11887    S4(20N)S5
S13         7    S10(S)S3
S14       421    S9(S)S2
S15        16    S14(S)S7
S16        22    S13 OR S15
S17        18    S16 AND AY=1955:2002


? t 17/3,k/all

 17/3,K/1     (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 EUROPEAN PATENT OFFICE. All rts. reserv.
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01898247
Systems and methods for secure transaction management and electronic rights
    protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum
    Schutz von elektronischen Rechten
Systemes et procedes pour gerer des transactions securisees et pour
    proteger des droits electroniques
PATENT ASSIGNEE:
   Intertrust Technologies Corp., (2434320), 460 Oakmead Parkway, Sunnyvale,
    CA 94086-4708, (US), (Applicant designated States: all)
INVENTOR:
   Ginter, Karl L., 10404 43rd Avenue, Beltsville,Maryland 20705, (US)
   Shear, Victor H., 5203 Battery Lane, Bethesda,Maryland 20814, (US)
   Spahn, Francis J., 2410 Edwards Avenue, El Cerrito,California 94530, (US)
   Van Wie, David M., 1250 Lakeside Drive, Sunnyvale,California 94086, (US)
LEGAL REPRESENTATIVE:
   Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London
    WC2A 1JQ, (GB)
PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)
                              EP 1531379 A3 060222
APPLICATION (CC, No, Date):   EP 2004078195 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
   NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
   EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
   G06F-0001/00   A I F B 20060101 20050315 H EP
   G06F-0017/60   A I L B 00000000 20050315 H EP
ABSTRACT WORD COUNT: 151
NOTE:
   Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A   (English) 200520   173
     SPEC A   (English) 200520   167172
Total word count - document A   167372
Total word count - document B   0
Total word count - documents A + B   167372
...SPECIFICATION revenue of content providers, lower the distribution costs
   and the costs for content, better support advertising and usage
   information gathering, and better satisfy the needs of electronic
   information users. These improvements...t change "rules and controls"
   specified by a distributor 106 that require the user to pay for content
   usage at a certain rate. "Rules and controls" may "persist" as they pass
   ...

 17/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2008 EUROPEAN PATENT OFFICE. All rts. reserv.

01436781
Automated method and system for loan settlement
Automatisiertes Verfahren und System zum Abrechnen von Krediten
Methode et systeme automatise de reglement de prets
PATENT ASSIGNEE:
  Bocce CP, LLC, (3254140), 497 South Main Street, New City, New York 10956
    , (US), (Applicant designated States: all)
INVENTOR:
  Zappier, Paul, 6 Apple Court, Rock Tavern, New York 12575, (US)
LEGAL REPRESENTATIVE:
  Schmitz, Jean-Marie et al (19234), Dennemeyer & Associates S.A., P.O. Box
    1502, 1015 Luxembourg, (LU)
PATENT (CC, No, Kind, Date): EP 1220128 A2 020703 (Basic)
                              EP 1220128 A3 040331
APPLICATION (CC, No, Date):   EP 2001200572 010219;
PRIORITY (CC, No, Date): US 747010 001226
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G06F-017/60
ABSTRACT WORD COUNT: 108
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200227   607
      SPEC A   (English) 200227   5451
Total word count - document A   6058
Total word count - document B   0
Total word count - documents A + B   6058

...SPECIFICATION a closer from the entity coordinating the system, the
  trader of the buyer or the seller , another employee of the buyer or the
  seller , or an agent. As stated previously, many users can access the
  system at one time...

...status, and for inventory control and record-keeping purposes. The valid
  users can access the login screen from any typical browser. By clicking
  on a hyperlink from the web   site , instant customer specific trade
  status is displayed. The system automatically notifies a global
  administrator (from the central...
...when a new trade is posted, who then assigns the trade to specific
  closers for processing . The system automatically routes the trade to
  the proper personnel to review documents and status...

...and remarks also being tracked and routed to the proper personnel.As the
  trade progresses through the settlement   process , the related users
   for the transaction are automatically notified of such progress via
  encrypted e-mail. The e-mail message is sent immediately as the users
  complete each step. Also, the system itself automatically senses who is
  logged into the system, and inserts their user initials and time and
  date for any input to the system, as the trade is moved through to the
  settlement   process . Required field data is audited before a trade is
  moved to the next stage in the process . Depending upon the pre-defined
  role of the user , screens, command buttons and field editing is

enabled or disabled, as required, to thus increase the integrity of the
data entered.
   As a...

IDENTIFYING PERSONS SEEKING ACCESS TO COMPUTERS AND NETWORKS
IDENTIFICATION DE PERSONNES CHERCHANT A ACCEDER A DES ORDINATEURS ET A DES
    RESEAUX
Patent Applicant/Assignee:
  CELLUSAFE INC, 6390 Golden Goose Street, Las Vegas, NV 89118, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  DOR Erez, 48 Jabotinsky Street, 75277 Rishn LeZion, IL, IL (Residence),
    IL (Nationality), (Designated only for: US)
  DRACH Zipora, 6390 Golden Goose Street, Las Vegas, NV 89118, US, US
    (Residence), IL (Nationality), (Designated only for: US)
Legal Representative:
  REINHOLD COHN AND PARTNERS (agent), P.O. Box 4060, 61040 Tel Aviv, IL,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200203177 A2 20020110 (WO 0203177)
  Application: WO 2001IL618 20010705 (PCT/WO IL0100618)
  Priority Application: IL 137181 20000705
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16885

Fulltext Availability:
  Detailed Description

Detailed Description
... may be undertaken by the provider.

  Another form of business conducted. over the Internet is auctions .

  Typically, an auctioneer site offers merchandise, sometimes in the name
  of one or more client sellers, and bidders send in their bids.
  Problems that often arise lo include: (a) a successful bidder denies
  his bid, (b) a successfal bidder fafis to pay (except if payments
  are by means of credit accounts), (c) a seller fails to send the
  merchandise. These problems can largely be avoided by requiring every
  seller and every bidder to identify themselves to the auctioneer by

means of the methods of the invention. In this case the response computer
is preferably at the auctioneer's site . Alternatively, the response
computer may be at the site of a mediation service provider, under an
arrangement with the auctioneer. In any case, the...

 17/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00853802
PREPAID CODES PAYMENT SYSTEM COW - CASH ON WEB
SYSTEME DE PAIEMENT PAR CODES A PREPAIEMENT COW (CASHONWEB)
Patent Applicant/Inventor:
  SANTOS Dario Marcondes Dos, Estrada do Capenha, 1441 BI II ap 501,
    CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR (Nationality)
  SANTOS Lucia Regina de C Marcondes dos, Estrada do Capenha, 1441 bI II
    apto 501, CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR
    (Nationality)
Legal Representative:
  SANTOS Rapahel de C Marcondes dos (commercial rep.), 1219 West Farnun
    Apt. 203, Royal Oak, MI 48067, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200186450 A1 20011115 (WO 0186450)
  Application: WO 2001BR36 20010406 (PCT/WO BR0100036)
  Priority Application: BR 20003153 20000505; BR 803011 U 20000912 (BR U)
Parent Application/Grant:
  Related by Continuation to: US Not furnished (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU
  CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ
  EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL
  IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
  NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG
  US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 2882

Fulltext Availability:
  Detailed Description
  Claims

Claim
... by:
  (a) A consumer encounters an advertisement of goods and/or
  services on an Internet site or in general advertisement media;
  (b) This consumer ,, using any device connected to the Internet, opens
  up the vendor's site page where the advertised product is for sale;
  (c) The consumer selects the model and price of his preference, notes
  the price (plus tax and delivery...

...model,, or simply prints this Internet page
if printer is available;
(d) The vendor"s sites are programmed to request the code of the
purchaser "s credit card
(e) All Cash On Web consumers will also have the Similar option to
the way many credit cards function, the COW system will search for
the value of
the corresponding credit inside the...

...M The COW system assumes control of the operation,, interacting
directly with the vendor's site ,
(6) What I claim as my new utility model is the Prepaid Codes Payment
System COW - Cash On Web in accordance with claims (1),, (2) and (3)
characterized by:
(a) The consumer is connected to the Internet and enters the
electronic address of the page corresponding to the product for purchase;
(b) The offer is displayed on the screen;
(c) The consumer selects the desired product for purchase, notes
relevant details about the purchase,, or prints the...

...value
- 9 (7) What I claim as my new utility model Is the Prepaid Codes
Payment System COW - Cash On Web in accordance with claims (1),, (2)f
(3) and (6) characterized
by:
(a) The value of the transaction is subtracted from the consumer 's
prepaid code balance;
(b) The value of the transaction is electronically sent to who is due;
(c) The CaW consumer is notified of how much remains in his/her
COW prepaid code account for use in future transactions and;
(d) The system notifies the COW consumer of the successful
transaction suggests printing a receipt of the completed transaction
codes (recursive codes...

...the future) (8) What I claim as my new utility model is the Prepaid
Codes Payment System COW - Cash On Web in accordance with claims (1)
and (2) characterized by:
(a) A consumer is interested in merchandise/service announced on
the Internet, or in general advertisement media;
(b) later., the consumer finds an authorized on-line Agent,, (which
can
be an ATM,, bill collectors or bank) and purchases the amount of
prepaid printed codes or the amount of equivalent credits larger...

...phone. 10 (9) What I claim as my new utility model is the Prepaid Codes
Payment System COW - Cash On Web in accordance with claims (1) and (2)
characterized by:
(a) A consumer shows interest in goods or services announced on the
Internet or in general media advertisements;
(b) later,, the consumer finds an authorized on-line Agent,, (which can
be an ATM,, bill collector or bank) and purchases a quantity of COW
prepaid printed codes or an amount of equivalent credits...

...to the value of
the chosen product to be purchased over the Internet. Alternatively, the

consumer may simply order the Electronic Voucher with desired Cow
  Prepaid Codes value over the phone...

...Take., as an example,,
  a side order (home delivery) from a pizza restaurant;
  (c) the consumer enters the CashOnWeb (web) page , types the
  prepaid code, and completes the purchase, Alternatively,, the on-line
  Agent (if qualified...

...s request, (10) What I claim as my new utility model is the Prepaid
  Codes Payment System COW – Cash On Web in accordance with claims (1),,
  (2) characterized by instant Cash Money remittance between On-line
  prepaid COW codes Authorized agents:
  (a)The customer consults the CashOnWeb authorized Agents listings
  (at Cash On Web intemet page) on each geographical...

...and search for the closest agent from the person that will receive
  the remittooqqe, The customer introduces the prepaid codes into the
  CashOnWeb
  Intqrr*9A(section)b".fbr remittances@
  (c) plus the value of the transfer tax, included, In the same
  operation, the sender informs the agent code, the name and ID number,,
  of the person able to receive the money , On this moment, the CashOnWeb
  system will create and display a unique password to say over the phone
  to the per-son who the money is going. This way , the Agent who will
  pay the remittance,, will have a double check way before make the
  payment ,, when the receiver appear claiming
  the remittance,
  (11) What I claim as my new utility model is the Prepaid Codes Payment
  System COW – Cash On Web in accordance with claims (1), (2), (3), (4),

  17/3,K/9   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00846401   **Image available**
METHOD FOR PRODUCING IDENTIFICATION CODE, AND METHOD AND SYSTEM FOR GIVING
    ELECTRONIC NOTICE SERVICE AND ELECTRONIC METER READING SERVICE BY USING
    THE SAME
PROCEDE POUR LA PRODUCTION D'UN CODE D'IDENTIFICATION ET PROCEDE ET SYSTEME
    DE SERVICE POUR LA DISTRIBUTION D'AVIS ELECTRONIQUES ET SERVICE DE
    LECTURE ELECTRONIQUE D'APPAREILS DE MESURE LES UTILISANT
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    Seoul 137-060, KR, KR (Residence), KR (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
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    Kyonggi-do 425-170, KR, KR (Residence), KR (Nationality), (Designated
    only for: US)
Legal Representative:
  KIM Yong In (et al) (agent), 15th Floor Yo Sam Building, 648-23,
    Yeoksam-Dong, Kangnam-ku, Seoul 135-080, KR,
Patent and Priorty Information (Country, Number, Date):
  Patent: WO 200180112 A1 20011025 (WO 0180112)

Detailed Description
... sure of the particulars of charge notice on a users computer 20 by the
   user (receiver) will be explained. A case will be explained, when the
   host server 10 writes up...

...mail by using a – 26 decrYption key produced in the authentication
   negotiation. Then, wIlen the receiver drives mail reception software
   built in the user computer 20, various mail lists are displayed...

...various mail lists, to display the electronic notice of the selected
   list, on which the receiver can make sure of the particulars of charge
   notice (S20, S21). lf the login is made in the ID of the household
   head, charge notices even for the household members can view, and. if the
    login is made in the ID of the household member, charge notices only
   for the member...

...particulars. For making sure of the charge notice and paying the charged
   wncount, the user (receiver) requests a banking facility to fix a type
   of charge settlement in advance (S22). The types of charge settlement the
   user (receiver) takes may be account transfer, Intemet banking, giro
   system, and credit card payment . The receiver selects one from these
   to fix the type of charge settlement with the banking facility,
   information on which is stored in the client managing data base 14 by
   the host server 10 in membership registration. lf the type of charge
   settlement is account transfer , a required amount of money is
   transferred . from a bank account in the banking facility to a bank
   account of the notice issuer as a payment , when no electronic receipt
   is required. If the type of charge settlement is Intemet banking, the
   setuement is made by means of scheduled payment or spot payment under
   a condition the receiver fixes the type of payment with the bank in
   advance, when the bank informs particulars of reception to the host
   server 1 0 to store in the third. data base 13. lf the type of charge
   settlement is a giro system, a required
   amount of money is paid by means of giro issued from Korea
   Financial
   Telecommunications and. Clearing Institute, and, if the type of charge

settlement is the credit card payment , a required wnount of money
is paid as the receiver pays the amount to a credit card
company of the receiver . Of the various types of charge – 27
setuement, in a case the particulars of reception...

17/3,K/10   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00831853   **Image available**
USE OF INTERNET SITE AS A REGISTRY FOR RESULTS OF MEDICAL TESTS
UTILISATION DE SITE INTERNET COMME SITE D'ENREGISTREMENT DE RESULTATS DE
    TESTS MEDICAUX
Patent Applicant/Inventor:
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200165443 A1 20010907 (WO 0165443)
  Application: WO 2001US5662 20010223 (PCT/WO US0105662)
  Priority Application: US 2000185562 20000228; US 2000566530 20000508
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12730

Fulltext Availability:
  Detailed Description
  Claims

Claim
... are not associated with verification of the subscriber's identity. In
  this case, the registry site will simply provide a repository for such
  data, creating a historical database of medical test...

...verified. However, the primary purpose of the service provided to the
  subscriber by the registry site is to enable proof of a medical
  condition to be presented to a prospective sexual partner of the...
...tests that were performed on the subscriber by a testing laboratory
  affiliated with the registry site . The subscriber's personal
  information is securely accessible only by authorized parties via an
  Internet or other electronic communication connection. Results of a
  medical test and other personal data of the subscriber can be accessed
  and displayed to the subscriber or to any other party who has

previously been authorized by the subscriber to have access to data of
the subscriber by entering a correct user name (and/or a customer ID
number (ID) assigned to the subscriber) and the correct password. The
subscriber will choose or be assigned a unique password, and will
choose or be assigned a unique guest password and/or guest ID number
for each specific other party authorized by the subscriber to access a
selected portion of the subscriber's personal...

...access rights that limit the specific data of the subscriber that can be
accessed by another party, based upon the password and/or guest ID
number entered by the other party, which the subscriber will provide to
the other party. A guest permission may optionally be valid for a
single use only. Once a...

...for that guest or anyone else not so authorized to access the
information on the web site . Data maintained by the registry site
will include personal identification information for each subscriber, a
record of the types of medical...

...subscriber, a test date, and test results, all of which will be
associated with the customer ID originally assigned to the consumer .
This information will be delivered in a format that is appropriate for
display on a variety of different types of Internet or electronic
communication access instruments.
  In FIGURE 1, a system diagram illustrates various components of a
preferred system for implementing the present invention, includincr
maintenance of data at the registry site , and providing access of that
data by a subscriber (or by another party authorized by the
subscriber). Currently, it is likely that, in most cases, a subscriber
will connect to the registry site using a personal computer (PC) 20 on
which a browser program is executed. Examples of...

 17/3,K/11   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00826119   **Image available**
DATA PROCESSING SYSTEM FOR CONDUCTING A MODIFIED ON-LINE AUCTION
SYSTEME DE TRAITEMENT DE DONNEES UTILE POUR REALISER UNE VENTE AUX ENCHERES
    EN-LIGNE MODIFIEE
Patent Applicant/Assignee:
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Inventor(s):
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200159658 A1 20010816 (WO 0159658)
  Application: WO 2001US3935 20010207 (PCT/WO US0103935)
  Priority Application: US 2000180947 20000208; US 2000545562 20000407
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

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   ES FI GB GD GE GH GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
   LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
   TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17355
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Claim
... the pages discussed above with respect to Figure 8. In one embodiment,
   the user 5 pays for the rights to bid via a credit card
   transaction. In step 364, the bidder 's password is verified and the
   bidder 's credit card payment information is displayed. In step
   366, the bidder is given the option to change the payment
   information. If the paymentinformationhas notchangedthen, in step 368,
   theuserpays fortherights tobid by completing the transaction...

...to bid is equal to or greater than the minimum price. In one embodiment,
   the process of Figure 9 will be limited in time so that if at certain
   predetermined time...

...Figure 9 will automatically terminate. Note, in step 362, if it is
   determined that the bidder is new, then the method of Figure 9 loops to
   step 376. In step 376, computer system 10 receives and stores new bidder
   information. This new information is stored in record 180 of user data
   46. In step 366, if the user decides to change the payment data then,
   in step 3 80, new payment data can be entered into and erased by
   computer system 10. That new payment data is stored in field 190 of
   record 180. Figure 10 is a flow chart...

...400, computer system I 0 receives a bid. The bid includes the name of
   the bidder , an identification of the item, an identification of the
   auction and an 1 0 amount. In step 402, computer system 1 0 verifies the
   bidder . That is, when a bidder places a bid, the bidder is required
   to enter a user name and password. In step 402, computer system 10
   verifies that the bidder exists in user data 46. Step 402 also
   includes determining whether the bidder making the bid purchased rights
   to bid for this particular auction. This is done by...

   17/3,K/14   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785180   **Image available**
WEB-BASED SYSTEM TO FACILITATE PURCHASE, PICK-UP, AND DELIVERY OF, AND
    ESCROW AND PAYMENT FOR, MERCHANDISE
SYSTEME CYBERNETIQUE DESTINE A FACILITER L'ACHAT, LA REMISE, ET LA
    LIVRAISON DE MARCHANDISES, ET DEPOT DE TITRES ET PAIEMENT DE CELLES-CI

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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200118712 A1 20010315 (WO 0118712)
  Application: WO 2000US24592 20000908 (PCT/WO US0024592)
  Priority Application: US 99393730 19990910; US 2000393730 20000905; US
    200065`7309 20000907
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11718

Fulltext Availability:
  Detailed Description

Detailed Description
... are released to the entitled parties using, for example, automated
  NACHA electronic fund transfer files through the transaction
  settlement network 150 (functions 250 through 256). The interested
  parties receiving payment may include, in addition to the seller, the
  operator...

...payment may be made to a third party net revenue transaction
  participant, such as an auction site , from which the parties
  initiated their transaction, and/or other referral sources. Details of
  the transaction may be recorded in the transaction database 116 (function
  ...

17/3,K/16   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00774564   **Image available**
INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART
    CARD
SYSTEME DE PAIEMENT, D'AUTHENTICATION ET DE CHARGEMENT PAR INTERNET AU
    MOYEN D'UNE CARTE A PUCE VIRTUELLE
Patent Applicant/Assignee:
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  HOFFMAN Steve R, 293 Trenton Circle, Pleasanton, CA 94566, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
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    View, CA 94042-0130, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200108113 A1 20010201 (WO 0108113)
  Application: WO 2000US19984 20000721 (PCT/WO US0019984)
  Priority Application: US 99359083 19990722
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 23634

Fulltext Availability:
  Detailed Description
  Claims

Claim
... rendered or delivered from the merchant at a later date. In step 518
  the merchant, via a clearing and settlement system, receives payment
  to its bank account for the goods and/or services rendered by way of
  information collected from the payment server. In one embodiment of the
  invention, an existing clearing and settlement system is used, as well
  as an existing methodology for transferring information from a security
  ...

...back end" allows the present invention to be implemented more quickly
  and less expensively.
  DETAILED PAYMENT TRANSACTION FLOW
  FIG. 5 illustrates a detailed embodiment of Internet payment and
  loading
  system 250 having client terminal 204, payment server 206, merchant
  server 208 and online purchase and load (OPAL) server 260. A security
  card 218 inside terminal 214 is in communication with payment server
  206. Not shown for simplicity in this figure are other elements of the
  system shown in FIGS. 3 and 4. One embodiment of a technique by which a
  financial transaction may be completed over the Internet using a
  virtual smart card will now be described using the flowchart of FIGS. I
  ...

...Draw request", "Debit IEP", "Debit response", and "Debit result" used
below.
22
Initially, a suitable web browser of client terminal 204 is used by
the user to access a merchant server web   site as indicated in
302. In step 602, the user selects goods and/or services from the
merchant   site and indicates to the site that the user wishes to
purchase these items using a virtual smart card as indicated at 304. In
step 604 the merchant server receives this request for a virtual card
transaction.
In step 606 the merchant server builds an HTML page that includes the
following parameters: the total cost of the transaction as determined by
the merchant server; the type of currency being used; the port and IP
address of the payment server; a unique transaction identifier used
by both the payment server and the merchant server to track a
transaction; and a unique merchant identifier assigned to the
merchant by the acquirer and known to the payment server. Other
information may also be included such as the currency's exponent, a
status URL address of the merchant server used for communication from
the client terminal, and a merchant server generated key and other
security infon-nation to ensure the identity of the merchant server and
the integrity of the message. Other   process related information such
as software release level, encryption methodology and keys may also be
conveyed. Once this page has been built, the page is sent 306 to the
requesting client browser and triggers the loading of a client
ten-ninal module (in this example a Java applet) in the client
terminal. Some browsers may not allow an applet to invoke a dynamic link
library (DLL) due to security reasons. In an embodiment of the present
invention, the client terminal applet along with any DLLs needed are
preloaded on the client terminal. Then, the merchant server is
allowed to invoke the client terminal applet and DLLs dynamically to
circumvent this security precaution. hi an alternative embodiment, the
client applet is signed to ensure its authenticity and integrity. The
client terminal module 290 then displays a screen containing the amount
provided by the merchant and requests that the user authorize the
amount by entering their user identifier (which preferably is masked on
screen) and password. Once entered, client terminal module 290 routes
the purchase request 307 (including purchase parameters from the
merchant server, user identifier and password) to OPAL server 260.
OPAL server 260 then validates the user identifier and password with
user verification module 262.

17/3,K/17   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00766076   **Image available**
METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
    INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
    PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
    VIRTUELS
Patent Applicant/Assignee:
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    US (Residence), US (Nationality)

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  GRIFFITHS David, 150 River Meads, Stanstead Abbotts, Ware, Hertfordshire
    SG12 8EL, GB,
  BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,
  BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA
    ,

Claim
... or service(s) that the buyer purchased are delivered 2380.
  If the seller is an auction   Web   site , the authorization 2340 sent
  by the
  commerce gateway 52 to the seller server 51 includes information such as
  a buyer account identification, a seller identification, a seller sale
  offering, a buyer authentication, a seller authentication, and a master
  identification, i.e., identification of the commerce gateway...

...date/time that is used to signal the shorter of the maximum times that
  the buyer and the seller are willing to "reserve" funds associated
  with this transaction. If the transaction, i.e., settlement request
  ...commerce gateway 52 before the expiration date/time of the
  transaction, the products and/or funds will be released back to their
  owners. At a later time, once the buyer has committed to the purchase,
  the buyer releases an authorization to the provider of the commerce
  gateway 52 knowing that the seller has proven ability to ship the
  products on demand without delay. This initiates the actual settlement
  of funds and triggers payment to the seller in the next settlement

batch, without any further interaction with the seller. This payment method supports buyer -initiated, pre-approved purchases with expiration date/time, such as auction and gift-certificate purchases.

It will be appyeciated that FIGURE 23 illustrates processing of a valid purchase transaction. If there is an error at any time during the processing , e.g., buyer is not authorized because he or she is not a registered buyer , has exceeded his or her spending limit, etc., processing will terminate after an appropriate error response has been returned to the buyer computer 50 for display to the buyer via the Web browser 64.

Settlement Transaction

When a seller establishes a seller account, a contract is formed defining the relationship...

...the seller and the commerce gateway provider. That contract defines the terms, such as when payments will be funded and what fee shall be given to the commerce gateway provider. The...

...fee or a percentage fee based on the amount of a transaction. The logic for settlement transactions for a virtual payment account is similar to the logic used I 0 for processing standard credit card settlement transactions. After the seller ships the product, the seller sends a settlement transaction to the commerce gateway 52 as shown in FIGURE 24. It will be appreciated...

...the seller server 51 can be performed by the commerce engine component 75, or some other component, for example, a Web browser (not shown) residing on the seller server 5 1...

...illustrates the logic implemented by seller server 51 when the seller wishes to perform a settlement transaction. The logic begins in a block 530 and proceeds to a block 532 where...

...gateway 52 is established, using the same logic shown and described with reference to the buyer in block 222 of FIGURE 12. The logic then proceeds to a block 534 where the seller authenticator process is run. The seller authenticator process is similar to the buyer authenticator process shown in FIGURE 13 and described above. Next, in a decision block 536 a test...

...The logic of FIGURE 24 then ends in a block 548. If the seller authenticator process is successful, the logic proceeds from decision block 536 to a block 544 where a settlement request is sent to the transaction server 84 on the commerce gateway 52. As shown and described in FIGURE 25, the transaction server 84 forwards the request to the credit processing server adapter 86, which in turn forwards the transaction request to the appropriate credit processing sub-system. In the case of a settlement transaction request, the payment processing sub-system 95 processes the transaction. The payment processing sub-system forwards the settlement request to the financial institution 59. The financial institution funds the transactions into the commerce gateway provider's account. The commerce gateway provider takes its...

...financial institution 59 waits for their billing cycle, e.g., monthly, and then charges the buyers for their purchases plus interest charges. The financial institution waits for the buyer payments . If the buyer does not pay, standard late payment processing , such as late

notices, finance charges, etc. is performed. The logic of FIGURE 25
begins in a block 2505 and proceeds to a block 25 1 0 where the
settlement request is received, The origin or source of the settlement
I 0 request as well as the context, i.e., date and time, of the...

...to a decision block 2520 where a test is made to determine whether the
requested settlement is permissible. A variety of factors can be
considered in making the determination of whether a requested settlement
 is permissible. Some factors might 1 5 include a settlement request
for a transaction that did not have a purchase confirmation from a buyer
, that had a purchase confirmation from a buyer whose account did not
hold sufficient funds , for an auction settlement whose time had
expired or whose credentials were no longer valid. It will be appreciated
that yet other factors may cause a settlement transaction to be
impermissible. If the transaction is not permissible, the logic proceeds
to a block 2560 where an impermissible settlement request message is
sent to the requester, i.e., the seller, in this case. If...

***Subject search – <u>Non-Patent Literature</u>, <u>Non Full-Text</u>

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? show files;ds
File    2:INSPEC 1898-2008/Jun W4
         (c) 2008 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2008/Nov
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         (c) 2008 American Economic Association


Set    Items    Description
S1     42483    (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
                N(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYME-
                NT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ?
                OR SETTLING OR SETTLEMENT? ?)
S2      6659    (VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? -
                OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR W-
                EBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONL-
                INE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3        40    (S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-
                AYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETA-
                ILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LO-
                GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4     90646    (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -
                (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCES-
                S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-
                ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-
                ?)
S5    564088    (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-
                ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 -
                OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-
                SITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6     15898    (PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR
                SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR -
                PER)
S7      2972    (PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? -
                OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR
                SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8       297    S7 AND S4
S9      9462    S4 AND S5
S10       51    S1 AND S8 AND S9
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S11       51   RD  (unique items)
S12     1163   S5 AND S6
S13       63   S8 AND S12
S14        0   S13 AND S3
S15      410   S7 AND S12
S16      222   S15 AND S1
S17      109   S9 AND S2
S18        4   S17 AND S7
S19       51   S11 OR S18
S20       48   S19 NOT PY>2002
S21   262425   (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-
               ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(15N)(S2
               OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WE-
               BSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S22    50889   (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -
               (DEBIT OR CREDIT)()CARD? ?)(15N)(HANDL??? OR ENABL??? OR PROC-
               ESS??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WE-
               BSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL-
               ???)
S23     2237   S21 AND S22
S24       23   S23 AND S7
S25       23   RD S24  (unique items)
S26       22   S25 NOT PY>2002


26/5/1    (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
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07175062   INSPEC Abstract Number: C1999-04-7210N-014
 Title: Detecting hit shaving in click-through payment schemes
  Author(s): Reiter, M.K.; Anupam, V.; Mayer, A.
  Author Affiliation: AT&T Labs. Res., Florham Park, NJ, USA
  Conference  Title:  Proceedings  of the 3rd USENIX Workshop on Electronic
Commerce    p.155-66
  Publisher: USENIX Assoc, Berkeley, CA, USA
  Publication Date: 1998  Country of Publication: USA    242 pp.
  ISBN: 1 880446 97 9    Material Identity Number: XX-1998-02291
  Conference  Title:  Proceedings  of  3rd  USENIX  Workshop  on Electronic
Commerce
  Conference Date: 31 Aug.-3 Sept. 1998    Conference Location: Boston, MA,
USA
  Language: English    Document Type: Conference Paper (PA)
  Treatment: Practical (P)
```

  Abstract: A Web user "clicks through" one Web site , the referrer,
to another   Web site , the target, if the user follows a hypertext
link to the target's site contained in a Web page served from the
referrer's site . Numerous click-through payment programs have been
established on the Web, by which (the Webmaster of) a target site pays a
referrer site for each click through that referrer to the target. However,
typically the referrer has no ability to verify that it is paid for every
click- through to the target for which it is responsible. Thus, targets
can undetectably omit to pay referrers for some number of click-throughs, a
practice called hit shaving. We explore simple and immediately useful
approaches to enable referrers to monitor the number of click-throughs for
which they should be paid. (10 Refs)

Subfile: C
  Descriptors: computer network management; DP management; electronic
commerce; financial data processing; hypermedia; Internet
  Identifiers: hit shaving; click-through payment schemes; Web user; Web
site; referrer; hypertext link; Web page; Webmaster; target site; referrer
site
  Class Codes: C7210N (Information networks); C6130M (Multimedia); C7120 (
Financial computing); C0310 (EDP management)
  Copyright 1999, IEE

  26/5/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC
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05858945   INSPEC Abstract Number: B9502-6210-017
  Title: Payment -the key enabler for superhighway services
  Author(s): Birch, D.G.W.; Shaw, I.J.
  Conference Title: IEE Colloquium on 'High Speed Access Technology and
Services, Including Video-on-Demand' (Digest No.1994/192)   p.10/1-10
  Publisher: IEE, London, UK
  Publication Date: 1994 Country of Publication: UK   106 pp.
  Conference Title: IEE Colloquium on 'High Speed Access Technology and
Services, Including Video-on-Demand' (Digest No.1994/192)
  Conference Sponsor: IEE
  Conference Date: 19 Oct. 1994   Conference Location: London, UK
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Economic aspects (E); General, Review (G)

  Abstract: Initial discussion, comments and "hype" about the information
superhighway-or as we Europeans call it, the "infobahn"-has tended to focus
on the highway as a means for delivering services (such as 500 channel
television or telephony) rather than as a medium for business. In recent
times, however, the more commercial aspects have been explored and a new
view of the infobahn is emerging-the "downloading software-uploading money"
model-which is more general purpose. As many industry commentators have
observed, all of the technology for downloading software (such as video
servers, video-on-demand access boxes and so forth) is well under way. The
real barrier to further commercial development is the technology for
uploading money. For services such as video-on-demand and pay - per -view
(or   pay - per -play) to develop, there is a requirement for general
purpose digital cash: a replacement for notes and coins with the additional
functionality of supporting cash transactions over networks. Even a year
ago, this may have been far-fetched but with the announcement of the first
such scheme in the UK, businesses can begin to develop real strategies for
shifting   customer -supplier cash-based transactions into cyberspace. This
paper draws on some of Hyperion's recent experience in helping to develop
the Mondex digital cash scheme-and other projects ranging from the
re-engineering of bank branch businesses to developing process models
for telecommunications services-to demonstrate the radical changes that
digital cash will cause in infobahn-based businesses. (8 Refs)
  Subfile: B
  Descriptors: cable television; interactive television; smart cards;
telecommunication networks
  Identifiers: payment; information superhighway; infobahn; 500 channel
television; telephony; downloading software; video servers; video-on-demand
access boxes; commercial development; uploading money; pay-per-view;
digital cash; cash transactions; Hyperion; Mondex digital cash scheme; bank

branch businesses; process models; telecommunications services; cybermoney
  Class Codes: B6210 (Telecommunication applications); B6430D (CATV and
wired systems)
  Copyright 1995, IEE

  26/5/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC
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04382946   INSPEC Abstract Number: D89001460
 Title: Boosting efficiency in the back office (dealing rooms)
  Journal: Banking World   vol.7, no.3   p.43-4
  Publication Date: March 1989 Country of Publication: UK
  CODEN: BAWOEX ISSN: 0737-6413
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G); Practical (P)
  Abstract: For international trading operations, some firms are turning to
bureaux. Shearson Lehman's London operation has signed up with Electronic
Data Systems (EDS) to use the TradePro back office system which will run
off- site   at   an EDS processing centre. Another TradePro customer is
James Capel's Tokyo office. TradePro effectively offers an international
'third party' back office for processing deals through multi-currency
accounting systems; it also provides automated links to settlement and
regulatory bodies. The International Stock Exchange in London has launched
Sequal, an international settlement system, which it is hoping to sell to
banks and brokers who operate in the global market-place. Sequal is a trade
confirmation service, which is being designed by Logica. The Stock Exchange
will run the service 24 hours a day on four Tandem VLX processors;
 customers will log in deals (and track the progress of securities as they
go through the settlement   process) on IBM PS/2 micro-computers. There
will also be the opportunity of direct connections to subscribers'
mainframes. Communications will be through international packet switching
networks. (0 Refs)
  Subfile: D
  Descriptors: securities trading
  Identifiers: dealing rooms; international trading; TradePro back office
system; International Stock Exchange; Sequal; international settlement
system; trade confirmation service; Logica; securities
  Class Codes: D2050F (Financial markets)

  26/5/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC
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04234939   INSPEC Abstract Number: C88058860, D88002606
 Title: Auditing bank's automated teller machines
  Author(s): Sriram, R.S.
  Journal: EDP Auditor Journal   vol.3   p.43-7
  Publication Date: 1988 Country of Publication: USA
  CODEN: EAJOEZ ISSN: 0885-0445
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Applications (A)
  Abstract: Electronic   funds   transfer   (EFT) system is one of those
complex   payment   mechanism used by banks that is dependent on the use of
electronics and a computer based network. One of the major functional areas

of EFT systems is the Automated Teller Machines (ATMs). ATMs are used by banks' customers to deposit, withdraw, transfer between accounts, pay bills and make account enquiries, through remote banking terminals. The use of ATMs has produced several advantages to the bankers, the business community, and other consumers . But, it has also opened opportunities for misuse, manipulation and embezzlement, access to private information concerning banks' customers and absence of a visible audit trail for the auditors who audit such systems. Audit considerations and internal controls pertaining to ATMs must be considered. (10 Refs)

  Subfile: C D
  Descriptors: auditing; automatic teller machines
  Identifiers: auditing; automated teller machines; EFT systems; remote banking terminals; bankers; misuse; manipulation; embezzlement; private information; audit trail; internal controls
  Class Codes: C7120 (Finance); D1060 (Security); D2050B (Accounting); D2050E (Banking)

 26/5/5   (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC
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03505385 INSPEC Abstract Number: C85042325, D85002376
 Title: Increasing turnover at the petrol forecourt (EFTPOS)
  Author(s): Holton, H.P.
  Journal: Communications   vol.2, no.7   p.30-2
  Publication Date: July 1985 Country of Publication: UK
  CODEN: CMMNE7 ISSN: 0266-8009
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)

  Abstract: According to the English and Scottish banks Electronic Funds Transfer at Point of Sale (EFTPOS) 'will be a major new payment service provided by banks and financial institutions for the retail market in the UK and for their customers '. This service, the banks point out, 'will give the shopping public wider choice through an additional, faster and more convenient way of paying '. One major British company-BP Oil Limited-has been operating just such a service for something like two years in Scotland, initially at three filling stations in Aberdeen and then through a network of 23 other sites . So successful has this been that, within the next two years, the company aims to extend its one-second-purchase scheme-called Counterplus-to as many petrol stations throughout the UK as are deemed suitable. In Scotland, Counterplus is operated by the Clydesdale Bank on various BP forecourts. It is the first system in the UK that has the POS linked directly and instantaneously to a bank. The point of sale terminal and customer keypad are on the cashier's counter inside the shop. Using suitably encoded plastic cards, customers pay for their goods by having the cashier pass the card through a 'wipe' and entering their PIN code (Personal Identification Number) on the keypad. The price of the sale is then automatically and instantaneously debited from the customer 's account. (0 Refs)

  Subfile: C D
  Descriptors: EFTS; petroleum industry; point of sale systems
  Identifiers: EFTPOS; petrol forecourt; Electronic Funds Transfer at Point of Sale; payment service; retail market; UK; BP Oil Limited; Scotland ; Aberdeen; Counterplus; petrol stations; Clydesdale Bank; point of sale terminal; customer keypad; plastic cards; PIN code
  Class Codes: C7120 (Finance); C7180 (Retailing and distribution); D2050

26/5/6   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01232210 ORDER NO: AAD92-23921
"WE WANT OUR MONEY BACK." THE STORY OF THE NATIONAL FARMERS PROCESS TAX
RECOVERY ASSOCIATION (FARM ORGANIZATIONS, IOWA, TAXATION, PROTESTS)
  Author: CHOATE, JEAN MARIE
  Degree: PH.D.
  Year: 1992
  Corporate Source/Institution: IOWA STATE UNIVERSITY (0097)
  Supervisor: GEORGE T. MCJIMSEY
  Source: VOLUME 53/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 919. 294 PAGES
  Descriptors: HISTORY, MODERN; HISTORY, UNITED STATES; ECONOMICS,
                AGRICULTURAL
  Descriptor Codes: 0582; 0337; 0503

     A small group of farmers met in Des Moines, Iowa, in March of 1936 to
form the National Farmers Process Tax Recovery Association. They were
attempting to recover for the farmers the hog processing tax of the
Agricultural Adjustment Act which had just been declared unconstitutional
by the Supreme Court. The NFPTRA leaders claimed that the meat packers had
passed the processing taxes on to the farmers through paying lower
prices for their hogs. Fred Leach, a noted leader of the Iowa Farmers Union
and president of the Farm Holiday movement, suggested the formation of the
group and recruited some of its leaders. Other leaders of the group were
Donald Van Vleet, hog buyer and business editor of a farmers journal,
A. J. Johnson, president of the Iowa Farmers Union, and Edward E. Kennedy,
farm lobbyist. The group spread into surrounding states in the Middle West
and received additional members through a campaign waged by D. B. Gurney,
president of Gurney's Seed Company in South Dakota.
     The NFPTRA first sought to achieve return of the tax through the
Internal Revenue System. When this attempt failed, the group then attempted
to secure passage of a bill refunding the hog processing tax to the
farmers. With the help of Congressman William Lemke and lobbyist Edward E.
Kennedy, bills were drawn up, discussed in committees, and voted down in
either the House or the Senate. The bill was not supported by the leaders
of the National Farmers Union. The U.S. Department of Agriculture opposed
the NFPTRA bills. By the early 1940s the organization had lost several of
its leaders and many of its members. Financial support was dwindling as its
members' attention was increasingly turned in other directions. Recovery of
the hog processing tax was also hindered by national preoccupation with the
events of World War II.

26/5/7   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09848368
Avex, eBank Join Forces In Online Payment For Music
  Japan: New payment option for Avex
Nikkei Net Interactive (ATM)   14 Aug 2002

Language: ENGLISH

Apart from paying by credit cards , Internet users who download music from Japanese Avex Inc's website will be able to pay their downloads directly from their eBank Corp's accounts. Towards this, Avex will refund 20% to buyers who pay for their purchases at Avex via eBank, lasts until 30 September 2002. In addition, eBank will give a refund up to five songs purchased via Avex websites for those open their accounts with eBank before 31 August 2002.

COMPANY: AVEX; EBANK; INTERNET

PRODUCT: Records & Tapes (3652);
EVENT: Marketing Procedures (24);
COUNTRY: Japan (9JPN);

 26/5/8   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09620587
The Times to increase paid-for content
  UK: The Times to increase paid premium services
Revolution (UCT)   15 Oct 2001 Online
Language: ENGLISH

From mid-November, the web   sites of The Times and The Sunday Times will carry content from each other 's printed editions and feature more premium services, including an archive which will be subscription based. Publisher at Times Group Digital, Katie Vanneck, states that she does not believe that content should be free and adds that The Times Crossword Club, for which members pay GBt10 per annum for online access to The Times crossword, has kept 13% of its former users , when only 10% were expected to pay for the subscription service. She said that 99% of the site is still free. The Times Newspapers has also launched a money directory, in conjunction with find.co.uk, the online financial services directory, which will also be available on both The Times and The Sunday Times web sites.

COMPANY: THE TIMES NEWSPAPERS; TIMES GROUP DIGITAL

EVENT: Product Design & Development (33);
COUNTRY: United Kingdom (4UK);

 26/5/9   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09442084
Poste, via al pagamento di bollette e canoneRai attraverso il sito I\
  ITALY: POSTE'S SERVICE TO PAY BILLS ON-LINE
Il Sole 24 Ore (ISO)   14 Jan 2001 p.5
Language: ITALIAN

Italian State-owned mail delivery operator Poste has launched an on-line payment   service named 'Bollettino' available in its site www.poste.it.

It is addressed to owners of a postal current account in possession of a
Marstercard of Visa card. Users must register in the site in order to be
able to use such service, through which they can pay canon to watch
Rai's TV channels, and bills of utilities group Acea, gas operator Italgas,
electricity operator Enel, pay TV operator Tele+, and telecoms operators
Tim, Telecom Italia, Wind, Infostrada and Tiscali. Price of service per
bill amounts to L 400. Poste's site includes other services as
'Dovequando' (information about situation of deliveries), 'Telegramma'
(telegrams paid with credit card), 'Interposta' (hybrid Internet-mail
delivery for messages), and 'Cerca Cap e Ufficio Postale' (information
about postal account). *

COMPANY: TISCALI; INFOSTRADA; WIND; TELECOM ITALIA; TIM; TELE+; ENEL;
ITALGAS; ACEA; RAI; MARSTERCARD; VISA; POSTE

PRODUCT: Financial Services (6000); Electronic Point of Sale Systems (
3573EP); Electronic Banking Svcs (6005); Mail & Express Services (4310);
EVENT: Product Design & Development (33);
COUNTRY: Italy (4ITA);

 26/5/10   (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09133216
Banks expand net bill-payment
  AUSTRALIA: NEW SERVICE VIA BPAY
The Australian Financial Review (AFR)   15 Jul 1999 p.29
Language: ENGLISH

Bpay, the electronic payments service managed by the banks in Australia,
will launch a new service that permits customers to receive and pay all
their bills on a single website. It is looking for potential technology
partners in the new venture. Users will only need to go to a central
registry and choose the bills that they want to receive electronically. The
Electronic Presentment and Payment (EBPP) system will inform the utilities
or other companies of the requests. Users will then set up a secure
 site for the received bills and pay up via the website or authorise
automatic payment of bills below a certain amount. The EBPP site will
also act as a secure online 'safe' for users to keep important documents
such as wills, digital signature information, or data files.

PRODUCT: Banking Institutions (6010);
EVENT: Product Design & Development (33);
COUNTRY: Australia (9AUS);

 26/5/11   (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06619848
Stockbroking: E-trading places
  US: INVESTMENT ON THE INTERNET RISES
Economist (ET)   25 Apr-May 01 1998 p.103/106

Language: ENGLISH

There are presently more than 70 online brokerages in the US. This high
number can be attributed to the fact that there were 3.3mn US citizens who
used the Internet for investment purposes in 1997. Trade on the Internet
accounted for one-fifth of all retail trades in the US and increased by
181% to reach 26mn in 1997. Can this level be maintained though - fears are
arising that suggest no, unless brokerages which provide online trading
also enter into other aspects of the personal finance business . Much of
the income which brokers receive comes from Wall Street companies who pay
 to get business sent their way . This source of income looks set to
decline now that new rules have been introduced by the Securities and
Exchange Commission. One of the attractions of online trading is the fact
that it is cheap with customers paying an average of US$ 20 for every
transaction. This looks set to change as brokers move to offer even cheaper
trading. One way of introducing this is through the launch of a web site
called Destination E*Trade. It will offer research, and personal financial
services such as bill payments . One of the main threats to online trading
is banks; the Internet could help them to gain customers without losing
any brokering business because they have none established. They can also
offer products which can be offered alongside share trading.

COMPANY: SECURITIES & EXCHANGE COMMISSION

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (
6211); Debt & Equity Securities (E5640);
EVENT: General Management Services (26); Marketing Procedures (24);
COUNTRY: United States (1USA);

 26/5/12   (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06076339
Electricity dispute over GBP 14m bungle
  UK: ENERGY USERS ANGERED BY ELECTRICITY BUNGLE
Daily Telegraph (DT)   16 Nov 1994 p.25
Language: ENGLISH

The competitive freedom enjoyed by 12,000 companies to seek different
 electricity suppliers has resulted in chaos, with customers facing a GBP
14mn bill as a result of metering and settlement failures. The competitive
threshold was lowered in April from one megawatt to 100,000 kilowatts. The
Electricity Pool, the wholesale operator of the power market, is believed
to be debating on how to charge for extra costs as a result of defective
metering and the collection of data. According to the Major Energy Users '
Council bills have been inaccurate and meters have been installed
incorrectly. Users are concerned that the electricity industry may seek
to raise the settlement charge per site to GBP 350 from GBP 200 next
year, and there have been claims that the electricity companies are seeking
to increase the charge to GBP 630.

PRODUCT: Electric Utilities (4910);
EVENT: Commodity & Service Prices (72); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

26/5/13   (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
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02783862   DOCUMENT TYPE: Company

MIVA Inc (783862)
5220 Summerlin Commons Blvd #500
Fort Myers, FL 33907 United States
TELEPHONE: (239) 454-6988
FAX: (239) 561-7224
HOMEPAGE: http://www.miva.com
EMAIL: info.us@miva.com
TICKER: NASDAQ : MIVA

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Public
STATUS: Active

MIVA (R) Incorporated, founded as FindWhat.com Group, provides publishers
worldwide with content aggregation, publication, distribution, and
e-commerce tools. The firm's technology allows advertisers to distribute
marketing content across a publishing network. The company also provides
advertisers with keyword and other campaign management tools. E-commerce
merchant technology supports shopping cart, shipping, payment , and other
online storefront processes . MIVA encompasses the MIVA Media, MIVA Small
Business , and MIVA Direct business divisions. The media division
provides customers with pay – per –click, pay – per –call, and other
marketing services. MIVA Small Business assists companies in developing
online storefronts. The MIVA Merchant platform can be extended with
shipping, fulfillment, layout, tax calculation, gift certificate and coupon
processing, and other add-on modules. MIVA Direct assists businesses in
optimizing customer relationships. It provides clients with targeted
search and directory services. The unit's software platform handles HTML,
Extensible Markup Language (XML), and RSS content. It supports the delivery
of news, weather, stock market, and other information. MIVA's AdAnalyzer
(TM) system allows marketers to measure conversions. Since 2002, the firm
has provided publishers with private label services. Private label partners
include Lycos.com, Verizon SuperPages.com, Mitusi & Company Limited, and
ThomasB2B.com. MIVA maintains offices across the United States and Europe.
It serves over 100,000 clients worldwide. In 2004, the company, operating
under the FindWhat.com Group name, acquired Espotting, Miva Corporation,
B&B Advertising, MVCool, and Comet Systems. The company is listed on NASDAQ
under the MIVA symbol. The firm has won recognition from Deloitte & Touche,
Ernst & Young, Tornado Insider, and SearchEngineWatch.

SALES: NA

DATE FOUNDED: 1999

DESCRIPTORS: E-Commerce; Internet Marketing; Search Engine Marketing
REVISION DATE: 00000000

02763403   DOCUMENT TYPE: Company

Pay By Touch Solutions (763403)
101 2nd St #1100
San Francisco, CA 94105 United States
TELEPHONE: (415) 281-2200
FAX: (415) 281-2201
HOMEPAGE: http://www.paybytouch.com
EMAIL: info@paybytouch.com

FILE SEGMENT: Directory

CONTACT: Sales Department

STATUS: Active

Pay By Touch (TM) Solutions, founded in 2002 and based in San Francisco,
California, is a privately held company provides retailers and shoppers
with biometric authentication products and services. The firm's systems,
deployed at 11,000 retail locations, support payment , marketing, and
loyalty program processing . SmartShop (TM) provides retail customers
with personalized promotional offers. Information is accessed through card-
or biometric-based kiosks, or with cellular devices, or through e-mail
channels. Pay By Touch Solutions' Shopper ID Services captures and
manages opt-in customer data. Self-service kiosks are employed in
handling enrollment and targeted information delivery processing. Pay By
Touch Wallet, which employs fingerprint biometric scanning technology,
links consumers to their financial accounts, personal information, and
membership accounts. The eCheck biometric system debits consumers '
checking accounts. Transactions are processed through the Automated
Clearing House (ACH) network. Pay By Touch Solutions' Paycheck Secure (TM)
is a check cashing system. The TrueMe (TM) service supports biometric
online multifactor authentication processing . The firm's ATM Direct (TM)
division provides merchants with online, PIN-based debit payment
services. Pay By Touch Solutions holds 30 patents on its technology. The
firm has formed partnerships with IBM, Accenture, Discover Financial
Services, VeriFone, NCR, MTX, Agilysys, and other companies . Investors
include S&H Solutions, BioPay LLC, CardSystems Solutions Incorporated,
Capture Resource, 7th Street Software Incorporated, and Convena LLC. Pay By
Touch Solutions was formed with the merger of Indivos, formerly Smart
Touch, and Solidus Networks.

SALES: NA
DATE FOUNDED: 2002

DESCRIPTORS: Biometrics
REVISION DATE: 20070411

02741701   DOCUMENT TYPE: Company

Javien Digital Payment Solutions Inc (741701)
Teqcorner Bldg 1616 Anderson Rd #206
McLean, VA 22102 United States
TELEPHONE: (703) 286-0777
TOLL FREE TELEPHONE NUMBER: (866) 383-4586
HOMEPAGE: http://www.javien.com
EMAIL: info@javien.com

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

Javien Digital Payment Solutions Incorporated, based in McLean, Virginia,
is a Javien Incorporated subsidiary that develops digital content
e-commerce and micropayment processing technologies. The firm offers
publishers, record labels, and other content owners and providers with
hosted software products and services. The company 's Javien DPS platform
allows businesses to manage online content storefronts and interact with
customers . The technology supports subscription, pay – per
-view/download, and other payment models. Customers can be offered trial
products, discounts, coupons, and other incentives. Javien Digital Payment
 Solutions systems process credit   card , debit   card , PayPal, and
other transactions. The products also provide customers with account
self-service features. The hosted Javien DPS system offers businesses
reporting tools. Javien Digital Payment Solutions merged with micropayment
technology developer microCreditCard in 2001.

SALES: NA

IMMEDIATE PARENT: Javien Inc

DESCRIPTORS: Content Subscription; E-Commerce; E-Newsletters; E-Payment;
    Retailers
REVISION DATE: 20060817

 26/5/16   (Item 4 from file: 256)
DIALOG(R)File 256:TecInfoSource

02598399   DOCUMENT TYPE: Company

Meridian Technology Group (598399)
825 Grove Rd #11
Midlothian, VA 23114 United States
TELEPHONE: (804) 378-2646
TOLL FREE TELEPHONE NUMBER: (866) 881-0621
FAX: (888) 881-0523
HOMEPAGE: http://www.exploremeridian.com

EMAIL: info@exploremeridian.com

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

Meridian Technology Group Incorporated, founded in 1999 and based in
Midlothian, Virginia, provides clients with online marketing, web design,
and hosting services. Internet sites developed by the firm are navigated
easily and can be accessed by a variety of browsers. Meridian Technology
Group websites also include security, shopping cart, real-time payment
processing , shipping calculation, e-mail, and web-based administration
features. Metatags are optimized. The firm provides clients with search
engine submission and domain registration services. Meridian Technology
Group hosts Microsoft (R) Windows (R) and UNIX websites. The company 's
H-Sphere control panel allows users to manage e-mail, SSL certificate,
and other hosting account settings. Meridian Technology Group's
TrafficTek provides clients with campaign targeting, telephone call
tracking, bid management, conversion tracking and reporting, and other pay
- per -click marketing features.

SALES: NA

DATE FOUNDED: 1999

DESCRIPTORS: Consulting for Design & Programming; Internet Marketing;
    Website Design
REVISION DATE: 20061128

 26/5/17   (Item 5 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00170351   DOCUMENT TYPE: Review

PRODUCT NAMES: Google Inc--Company Reference (852009); MSN (526495);
Yahoo! Inc--Company Reference (852062); Elliance Inc--Company Reference
(865058); Wachovia Corp--Company News (851068); Pay Per Click (818184);
Search Engine Marketing (813298)

TITLE: The Pros and Cons of Search Engines
AUTHOR: Malakian, Anthony
SOURCE: Bank Technology News,   v21 n4 p1(3) Apr 2008
ISSN: 1060-3506
HOMEPAGE: http://www.banktechnews.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

Financial institutions are trying to determine whether pay - per -click
search or organic search has the most marketing value. In the pay-by-click
model, the institution pays Google, MSN, Yahoo! or other search engines for

a top-page position when a certain keyword or phrase is searched, and the
process is entirely measurable. In the organic search model, which is
free, a bank 's name will reach a top-page position only if it meets a
group of underlying factors which the bank cannot always control, such as
inbound links to its website . Paid search-engine marketing increased to
48 percent of total ad sales in 2007 from 15 percent in 2002, according to
e-marketing solutions provider Elliance. Pay - per -click ads are called
'sponsored links.' Three or four of the most expensive ads usually appear
shaded at the top of a search-results page. Eight or 10 less expensive ads
are placed on the right-hand side of the page. All other results on the
page are organic. Top billings depend on factors including the time of day
and global location, and are purchased by auction of each keyword or
phrase, for one cent per click to $20 per click. A bank needs to pay
the bid-price click fee only after the Internet user clicks on a link.
Organic searches, on the other hand, are relatively unstructured, and
generate results based on the website content, URL architecture and
number of inbound links the banks have built. Until recently, banks
traditionally utilized the organic model of search-engine marketing.
Wachovia's director of online sales and marketing said it's possible that
paid search-engine marketing might be 'a little more proactive' than
organic search results, just because organic search-engine algorithms are
often unclear to Wachovia, and are always changing, requiring a more
re-active response to maintain optimal rankings.
COMPANY NAME: Google Inc (662577); Microsoft Corp (112127); Yahoo! Inc
    (610909); Elliance Inc (410914); Wachovia Corp (794716); TecTerms
    (999999); TecTerms (999999)
DESCRIPTORS: Financial Institutions; Internet Advertising; Internet
    Marketing; Search Engines
REVISION DATE: 20080700

 26/5/18   (Item 6 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00165911   DOCUMENT TYPE: Review

PRODUCT NAMES: Virtual Reality (830334); Zwinktopia (282735)

TITLE: Virtual World Now Cater to Kids, but Are They Safe?
AUTHOR: Vascellaro, Jessica E
SOURCE: Wall Street Journal,   v249 n100 pB1(2) Apr 30, 2007
ISSN: 0193-2241
HOMEPAGE: http://www.wsj.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

Online virtual worlds have been designed to attract children and teenagers.
These sites comprise socializing and game-playing in an attempt to offer
what has been characterized as 'social-networking with training wheels.'
The websites seek to provide children and teens with the interaction of
sites like MySpace or Second Life without exposing them to potentially
inappropriate content or users . The child-oriented sites continue to
struggle to obtain the trust of parents, however. Parents often wonder
whether their children really understand the sites or know who they are
communicating with in the virtual park or pizza parlor. Several different

Internet firms have introduced virtual worlds aimed at children.
IAC/InterActiveCorp will introduce its first child-oriented virtual world,
Zwinktopia, in which players will be able to create their own avatars,
select clothing, and meet and chat with other players via mouse clicks.
Locations in the virtual world will include bowling alleys and dorm rooms.
Players will use Zbucks earned through playing online games to pay
their way   through the environments. Child-oriented virtual world
websites generally stay away from advertising because they do not want to
alienate parents. The online businesses are experimenting with other
business models, including charging for virtual money , subscription
sales , or bundling their website services with toys.

COMPANY NAME: TecTerms   (999999); IAC/InterActive Corp   (753963)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Children & Adolescents; Games; Security; Social Networking
REVISION DATE: 20070700

 26/5/19   (Item 7 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00163442   DOCUMENT TYPE: Review

PRODUCT NAMES: Social Media (820707)

TITLE: Palsy-Walsy
AUTHOR: Quinton, Brian
SOURCE: DIRECT,   v18 n12 p47(2) Oct 15, 2006
ISSN: 1046-4174
HOMEPAGE: http://www.directmag.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

The growing popularity of social-networking websites has implications for
direct marketers. Some industry observers believe these sites will provide
better access to the young-adult market, more space for contextual or
syndicated pay – per –click advertising, and the opportunity to get
customers more involved with products or services. The marketers that are
interested in working this area must be willing to take the risks
associated with advertising in a social network. The interest in
social-network marketing began with an announcement in August 2006 that
Google Inc. would provide search services that included AdSense advertising
to MySpace.com, the largest social-networking site online. Google plans to
pay News Corp., the owner of MySpace, at least $900 million between 2007
and the second quarter of 2010. MySpace must meet specific traffic targets
to receive the payment , and the two firms will share ad revenue generated
from the site as well. MySpace has some 100 million members in 2006, and
traffic to the site rose 132 percent from 2005. Other social-networking
 websites are also showing strong growth rates in both monthly traffic
numbers and market share. ImageShack and Flickr, photo-sharing sites, saw
their monthly visit rates grow by over 200 percent for the year ended in
July 2006. Video-sharing sites like YouTube also saw robust growth.
YouTube, which went online in December of 2005, gets 20 million unique
visitors every month.

COMPANY NAME: TecTerms (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Direct Marketing; Internet Advertising; Social Networking
REVISION DATE: 20070300

  26/5/20   (Item 8 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00163330   DOCUMENT TYPE: Review

PRODUCT NAMES: Pay Per Click (818184)

TITLE: So Many Hits, So Few Sales
AUTHOR: Debaise, Colleen
SOURCE: Wall Street Journal,   v248 n114 pR6(1) Nov 13, 2006
ISSN: 0193-2241
HOMEPAGE: http://www.wsj.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

 Pay – per –click advertising has made it easier for small businesses to
receive more value for their advertising money. However, this method is
being damaged by a potentially significant drain on the budget known as
click fraud. In pay – per –click advertising, advertisers only pay when
users click on an ad that links to the business Web site. This is an
affordable way for small firms to gain access to a large audience on
third-party Web sites and search engines. Not all the clicks are made with
the intent to make a potential buy at a business site, however. Sometimes,
competing companies will click on a rival's ad many times in order to drain
its advertising budget, since the firms will have to pay for each of the
clicks. In other situations, owners of Web pages who receive a
commission from search engines to host pay – per –click ads will click
repeatedly on the ads at their site to raise their commission payments .
Many firms do not realize they are victims of click fraud and have no idea
that the clicks do not represent actual buyers , according to Gene
Fairbrother, lead small business consultant for the National Association
for the Self-Employed. Industry experts believe that companies can mitigate
the costs of click fraud by monitoring their pay – per –click accounts on
a regular basis. In this way, they can detect any unusual activity.
Additionally, there are numerous startup firms that will monitor the
activity for businesses. These click-detection firms use clues like
numerical addresses provided by computers when they connect. These
addresses can help to 'weed out' fraudulent activity.

COMPANY NAME: TecTerms (999999)
DESCRIPTORS: Fraud Protection; Internet Advertising; SMB (Small & Midsized
    Businesses)
REVISION DATE: 20070300

  26/5/21   (Item 9 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00162213   DOCUMENT TYPE: Review

PRODUCT NAMES: YouTube Inc--Company News (886084); Video Streaming
(837776); Video Sharing (820875)

TITLE: America's Funniest Video
AUTHOR: Staff
SOURCE: Red Herring,   v3 n29 p36(3) Aug 7, 2006
ISSN: 1080-076X
HOMEPAGE: http://www.redherring.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

Web video sharing is becoming more and more popular with the public,
although the companies that provide them are still struggling to make
money from the business . The industry leader is YouTube, but there are
around 200-plus other web video providers in the market. Companies such
as YouTube allow anyone to upload videos of up to 10 minutes in length.
Users can also watch or download the videos. YouTube still has to make
online video a profitable business . Venture company Sequoia Capital has
already put $11.5 million into the videonet company and is expected to
invest more money . YouTube, which boasts 6 million unique visitors to
its website every day, received public attention when it signed a deal
with NBC to host promotional videos of the media companys TV shows. The
public success of the online video services is attributed to the increase
in the number of broadband users . It is estimated that one-third of U.S.
households have about 200 million users worldwide have high-speed Internet
connections. Also helping the video sharing concept are technologies such
as Adobes Flash Player, which allows videos to appear on users screens
instantaneously. Because of the popularity of online videos, venture
capitals have invested almost $1 billion in 139 U.S.-based video hosting
businesses. However, companies such as YouTube will still need to figure
out how to make the business profitable. Currently, they are focused on
advertising, although the pay - per -download idea is a good possibility.
The market for online videos is expected to continually grow in the coming
years. The industry, not including porn sites, collected $230 million in
revenues in 2005 and should generate $1.7 billion in 2010.

COMPANY NAME: YouTube Inc (774561); TecTerms (999999); TecTerms
    (999999)
DESCRIPTORS: Broadband Internet Access; Business Models; Digital Video
REVISION DATE: 20071200

 26/5/22   (Item 10 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2008 Info.Sources Inc. All rts. reserv.

00161217   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Advertising (802239); Social Networking (809616)

TITLE: Making a Buck Off Your Pet-Trick Videos
AUTHOR: Vascellaro, Jessica E
SOURCE: Wall Street Journal,   v248 n9 pD1(2) Jul 12, 2006
ISSN: 0193-2241

HOMEPAGE: http://www.wsj.com

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

Video amateurs are earning money from video-sharing Web sites that
attach advertising clips to videos uploaded by individuals. Revver, one of
the newer video-sharing services, shares a portion of its advertising
revenue with people who upload videos to its site. The revenue is earned
from ads that are attached to the video clips. One of the video amateurs
using Revver is 31-year-old Patrick Sell of New York. The marketing analyst
originally began uploading his amateur video productions of nicely dressed
women walking on New York streets to YouTube, a popular video-sharing Web
site. YouTube, however, does not pay anything for the videos. Now he
uploads his videos to Revver, which pays him around $15 per day from
advertisements it attaches to his video clips. Another company that has
entered the video-sharing market is Eefoof Incorporated of San Diego,
California. Launched in July 2006, the Web site shares half of all profits
it receives from banner ads and text ads with the individuals who upload
video clips. Aware Media's Panjea.com Web site also pays 50 percent of the
ad revenue it receives for ads placed on users ' profile pages. Registered
members of Panjea.com are allowed to upload audio and video files to their
profile pages. They are also allowed to sell their amateur videos and audio
files through the Web site, keeping 85 percent of the sales' total.

COMPANY NAME: TecTerms (999999); TecTerms (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Digital Video; Internet
REVISION DATE: 20071200

***Subject search – <u>Non-Patent Literature</u>, <u>Full-Text</u>

<u>Results Set 1</u>   <u>Results Set 2</u>

Results Set 1

```
File  15:ABI/Inform(R) 1971-2008/Jul 21
         (c) 2008 ProQuest Info&Learning
File  20:Dialog Global Reporter 1997-2008/Jul 21
         (c) 2008 Dialog
File 610:Business Wire 1999-2008/Jul 23
         (c) 2008 Business Wire.
File 613:PR Newswire 1999-2008/Jul 23
         (c) 2008 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2008/Jul 22
         (c) 2008 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2008/Jul 10
         (c) 2008 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2008/Jun 26
         (c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 04
         (c) 2008 Bond Buyer
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Set    Items    Description
S1    1286837    (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
                 N(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYME-
                 NT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ?
                 OR SETTLING OR SETTLEMENT? ?)
S2     216865    (VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? -
                 OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR W-
                 EBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONL-
                 INE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3       1931    (S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-
                 AYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETA-
                 ILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LO-
                 GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4    2018778    (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -
                 (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCES-
                 S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-
                 ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-
                 ?)
S5   10690941    (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-
                 ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 -
                 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-
                 SITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6     790888    (PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR
                 SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR -
                 PER)
S7     127585    (PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? -
                 OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR
```

```
              SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8       37169    S7(S)S5
S9       19131    S7(S)S4
S10      44882    S8 OR S9
S11          8    S10(S)S3
S12      20175    S10(S)S1
S13     408630    S4(15N)S5
S14       6716    S12(S)S13
S15          4    S14(S)S3
S16       6681    S9(S)S13(S)S1
S17          4    S16(S)S3
S18          8    S11 OR S15 OR S17
S19          7    RD  (unique items)
S20          3    S19 NOT PY>2002
```

20/3,K/1   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
10318813 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SPECIAL FEATURE: E-Commerce: Union Bank blazes new trails in Internet
  banking
Vivian A. Sun
BUSINESSWORLD (PHILIPPINES), p27
March 30, 2000
JOURNAL CODE: FBWP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 906

...   Unionbank website to access their account. From there, they can go
on to transfer funds, pay   bills and even shop online,   through
 Unionbank's tieups with online merchants .
    An additional incentive for clients - and even non-clients - to access
the website was the...

20/3,K/2   (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2008 Business Wire. All rts. reserv.
00611928 20011030303B4729 (USE FORMAT 7 FOR FULLTEXT)
AeA Classic 2001 Presenter Profiles for Session 2 and Special Presenters;
Premier Financial Conference to be held Nov. 4-7 in San Diego
Business Wire
Tuesday, October 30, 2001 12:57 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 4,678

TEXT:
 Company : BEA Systems Inc.
Contact: Kevin Faulkner
Phone: 408-570-8293
Email: kevin.faulkner@bea.com
 Web : www.bea.com
    BEA is one of the world's leading e- business infrastructure
software companies . More than 2,100 partners and 11,000 customers

worldwide have built their businesses on the BEA WebLogic E- Business
Platform, a flexible software infrastructure that reduces the
complexity and costs of managing information across the value chain.
With complete application management, portal, integration and Web
services capabilities, WebLogic increases business agility by
efficiently delivering the right information in the right format to
 customers , partners, and employees. Headquartered in San Jose,
California, BEA has 93 offices in 34 countries and is on the Web at
www.bea.com.

Company : Corillian Corporation
Contact: David Kiser
Phone: 503-629-3785
E-mail: dkiser@corillian.com
 Web : www.corillian.com
    Based in Oregon, and with international offices in Europe, Asia
and Australia, Corillian Corporation is an award-winning provider of
eFinance- enabling software for the financial services industry.
Corillian applications support Internet banking, bill delivery and
 payment , brokerage, customer relationship management, enhanced data
aggregation, and small business transactions. Corillian solutions
provide real-time account balance and transaction capabilities via the
 Internet , the ability to consolidate all financial holdings on one Web
 site with a single login, and the tools to securely communicate with
 customer service agents by e-mail. For investor information about
Corillian Corporation, visit our Web   site at
http://investor.corillian.com.

Company : Drexler Technology Corporation
Contact: J. P. Protsik
Phone: 650-969-7277
E-mail: jprotsik@drexlertechnology.zipdsl.com
 Web : www.lasercard.com
    Drexler Technology Corporation manufactures high-security
LaserCard(R) optical memory cards used...

...applications such as immigration, border
crossing, military cargo manifests, motor vehicle registration,
import-duty collection, pay - per -use systems and ID/access; and for
health care and other digital read/write wallet-card applications. The
 credit - card sized LaserCard stores up to 2.8 megabytes of data and
offers multiple security features...

 20/3,K/3   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2008 PR Newswire Association Inc. All rts. reserv.
00759235 20020502CGTH011 (USE FORMAT 7 FOR FULLTEXT)
Divine Enterprise Content Center Cost-Effectively Delivers
PR Newswire
Thursday, May 2, 2002 07:30 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 977

TEXT:...Sun
Microsystems. dECC is also available as a stand-alone hosted and branded

solution for companies that do not have portal infrastructures in place.
    "Many organizations have learned the hard way that portals that don't
provide relevant business content fail to become effective resources for
knowledge gathering and decision-making, putting at risk...

...services for divine. "divine Enterprise
Content Center solves this problem cost-effectively by enabling our
customers to quickly deploy information-rich portals that increase the
productivity of portal users and accelerate the rate of portal adoption,
while aggregating information purchases and controlling procurement costs...

...5 includes the following
features:
    -- Integration with the Northern Light Special Collection and Northern
       Light pay - per -view functionality, increasing the number of
content
       sources available for enterprise-wide distribution;
    -- Integration with...

Results Set 2

```
File   9:Business & Industry(R) Jul/1994-2008/Jul 22
        (c) 2008  The Gale Group
File  16:Gale Group PROMT(R) 1990-2008/Jul 16
        (c) 2008 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2008/Jul 23
        (c)2008 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2008/Jul 14
        (c) 2008 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jul 23
        (c) 2008 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2008/Jul 15
        (c) 2008 The Gale Group
File 608:KR/T Bus.News. 1992-2008/Jul 23
        (c)2008 Knight Ridder/Tribune Bus News
File 267:Finance & Banking Newsletters 2008/Jul 21
        (c) 2008 Dialog
File 268:Banking Info Source 1981-2008/Jul W1
        (c) 2008 ProQuest Info&Learning
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Set    Items   Description
S1    1276277   (ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSO-
            N(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYME-
            NT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ?
            OR SETTLING OR SETTLEMENT? ?)
S2     263345   (VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? -
            OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR W-
            EBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONL-
            INE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
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S3       2245    (S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-
                 AYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETA-
                 ILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LO-
                 GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4     1918082   (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -
                 (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCES-
                 S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-
                 ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-
                 ?)
S5    11495192   (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-
                 ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 -
                 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-
                 SITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6      575635   (PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR
                 SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR -
                 PER)
S7      125168   (PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? -
                 OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR
                 SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8       20576   S7(S)S5
S9       15070   S7(S)S4
S10      30089   S8 OR S9
S11          4   S10(S)S3
S12     403052   S4(15N)S5
S13       5165   S12(S)S7
S14          1   S13(S)S3
S15        154   S13(S)S2
S16        145   S15(S)S1
S17      16253   S1(20N)S2
S18        129   S13(S)S17
S19          0   S18(S)S3
S20          0   S18 AND S3
S21          4   S11 OR S14
S22          2   RD  (unique items)
```

##22/3,K/1   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.
06205418   Supplier Number: 54154185 (USE FORMAT 7 FOR FULLTEXT)
Inktomi Goes Live With The Shopping Engine 03/17/99.
Newsbytes, pNA
March 17, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 631

ABSTRACT:
TEXT:
...provider, is positioned to ride the cresting wave of Web surfers
shopping online. Starting today, users can shop 'til they drop on the
Inktomi Shopping Engine at http://www.inktomi.com . The Shopping Engine
platform allows prospective buyers to search for products by name or
keyword and then price-shop between different e-commerce sites . It also
features pictures of products and links to product pages on merchant
sites . The trial version, now up on the Inktomi Web site , lists 15
search portals, including GO Network, CNET and NBC's Snap, CNNfn, Delphi

Forums...
...Brown, Inktomi's director of marketing, told Newsbytes today that:
"Anyone who has a dedicated customer base, and who wants to add a
valuable application and create a revenue stream, are our customers ." He
declined to divulge projected sales figures, but did say that, so far,
reaction has been "entirely positive." More than 300 online merchants
offering more than 1 million products are cataloged, divided into 14
categories, such as apparel, jewelry, books, magazines, computer hardware
and software, music, and sporting goods, consumer electronics, flowers &
greeting cards, home & garden, movies, videos, music, office supplies, and
toys & games. Inktomi...

...services for Web portals and has been aggressively upgrading its
software in recent months. The company inked a deal in January with
Centraal that will make available Centraal's RealNames service on the
Inktomi site next month. "Commerce revenue streams have become a
strategic requirement for portals and destination sites ," said David
Peterschmidt, chief executive officer of Inktomi. "By providing the heavy
machinery to help users compare and purchase millions of products across
the Web, we're enabling our partners to concentrate on building customer
relationships and unique content." The Shopping Engine will produce
revenue for Inktomi through shared ad revenues and through...
...through the engine, says Brown. Inktomi will share revenue from ad views
generated on portal sites when users logon to the service.
Additionally, merchants will pay Inktomi whenever it delivers them a
paying customer . The rates will vary between items, Brown said, depending
on cost and profit margin. Commissions are pegged at between 5 percent and
20 percent. In some cases, customers may use the site for comparison
shopping, and then buy offline or in a different Web session, but Inktomi
isn't worried. "There will be some leakage," Brown acknowledges. "We will
get paid either way . We get paid more if they buy through our
engine." Once beta testing is completed, a final version of the software is
expected to include enhanced tracking functions, for example, the ability
to track customers who use the service, bookmark the page, and buy a
product from it in a...

...used in Web searches. The Shopping Engine, says Brown, provides a
facility for smaller e- merchants to reach customers who might not
otherwise have visited their sites . Brown says: "If you look at how
people are planning their online businesses , I think there's hardly a
high-traffic site that isn't thinking about 'how do I provide a killer
commerce application.' Everyone is looking at it as the way to expand their
revenues, expand their business opportunities. People are saying I'm very
interested in having an additional revenue stream, interested...
...Network, http://www.newsbytes.com (19991703/MEDIA CONTACT: Julie Keslik:
650-653-2800 /WIRES ONLINE, BUSINESS/)

 22/3,K/2   (Item 1 from file: 608)
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09670885   (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Morning Call, Allentown, Pa., Spending Smart column: Shop online to
  help limit spending
Gregory Karp
Morning Call
November 25, 2007